

The NATIONAL UNDERWRITER



GENERAL REINSURANCE CORPORATION

Casualty - Fidelity - Surety

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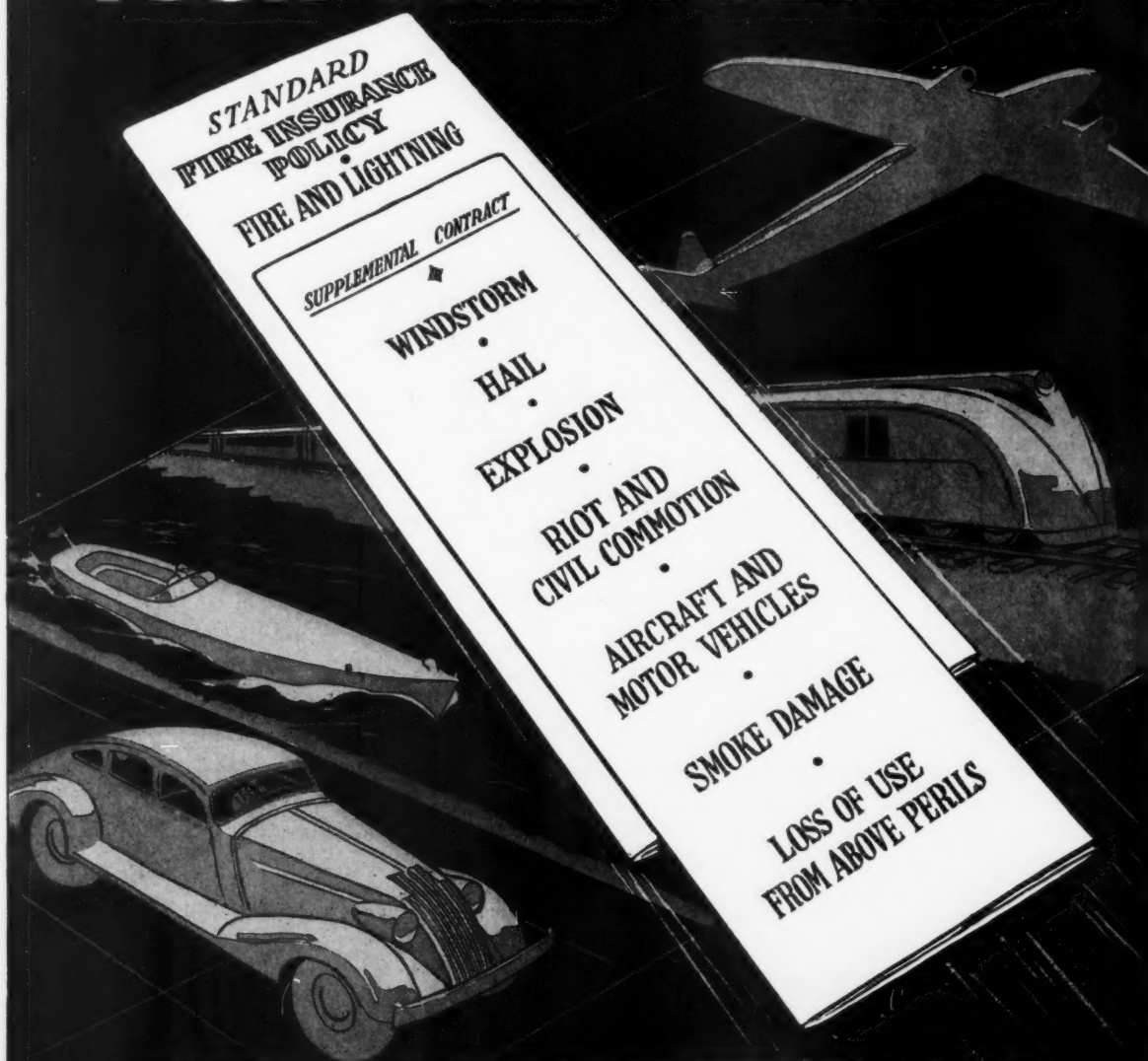
NORTH STAR INSURANCE COMPANY

Reinsurance of Fire and Allied Lines

90 JOHN STREET, NEW YORK 200 BUSH STREET, SAN FRANCISCO

THURSDAY, MAY 13, 1937

Streamline YOUR FIRE POLICIES



BRING YOUR FIRE POLICIES UP TO DATE

INSURANCE, like everything else, is subject to progress, just as automobiles, trains and other means of transportation of former days have all been improved and made more efficient.

Our regular FIRE insurance policies are brought up to date by the NEW "SUPPLEMENTAL CONTRACT," and are now as far ahead of the old fashioned, simple fire policy as the new streamlined conveyances are ahead of the old stage coaches.

LOYALTY GROUP

Firemen's Insurance Company of Newark, New Jersey—ORGANIZED 1855

The Girard Fire & Marine Insurance Co. ORGANIZED 1853
The Mechanics Insurance Co. of Philadelphia " 1854
Superior Fire Insurance Company " 1871
The Metropolitan Casualty Insurance Co. of N.Y. " 1874

Milwaukee Mechanics' Insurance Company ORGANIZED 1852
National-Ben Franklin Fire Insurance Co. " 1866
The Concordia Fire Insurance Co. of Milwaukee " 1870
Commercial Casualty Insurance Company " 1909

WESTERN DEPARTMENT
844 RUSH STREET, CHICAGO, ILLINOIS
CANADIAN DEPARTMENT
461 BAY STREET, TORONTO, CANADA

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TIME -

is man's most valuable asset. Time out through accident, cuts income when it is most needed!

The F. & C. Personal Accident policy, keeps income coming in when a person is incapacitated through accident. You will be rendering your clients a real service if you tell them about it.



America Fore Insurance

THE CONTINENTAL INSURANCE COMPANY
AMERICAN EAGLE FIRE INSURANCE COMPANY
FIDELITY-PHENIX FIRE INSURANCE COMPANY
FIRST AMERICAN FIRE INSURANCE COMPANY

Eighty Maiden Lane,



and Indemnity Group

NIAGARA FIRE INSURANCE COMPANY
MARYLAND INSURANCE COMPANY OF DELAWARE
THE FIDELITY AND CASUALTY COMPANY

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FRANK A. CHRISTENSEN, Vice-President

New York, N.Y.

NEW YORK

CHICAGO

SAN FRANCISCO

ATLANTA

DALLAS

MONTREAL

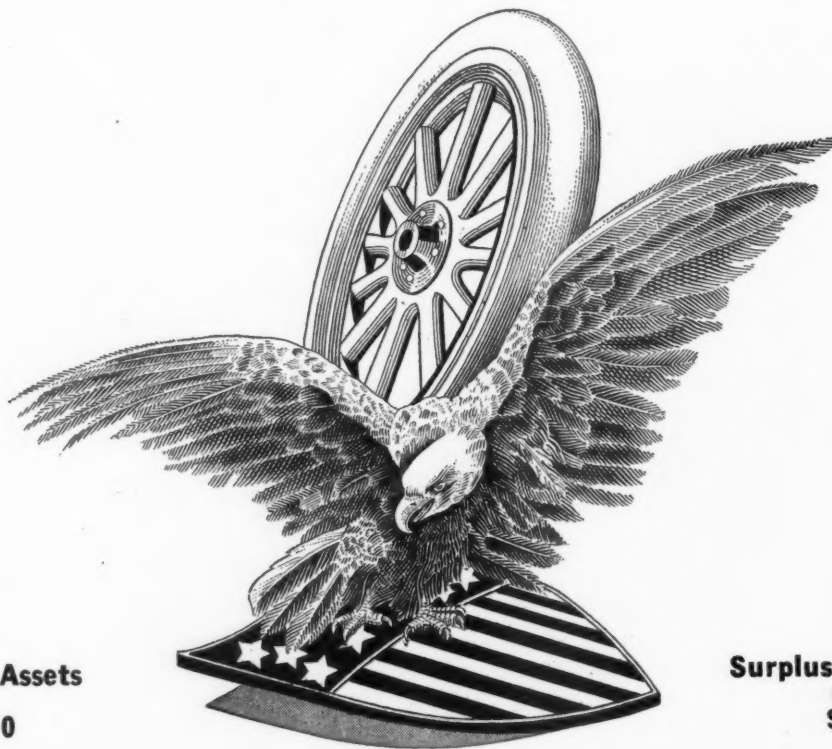
AMERICAN AUTO AGENTS—

Are looking at it this way:

"I want to give my clients—

the *Security* of strong, stock company protection,
the *Quality* of a broad, improved standard policy form,
the *Service* of a countrywide claims organization,
the *Facility* of all auto coverages in a single policy,
the *Advantage* of sound, independent underwriting methods

—and there's a particular *Satisfaction* in representing a
Company of recognized leadership."



Total Admitted Assets
more than
\$18,000,000

Surplus to Policyholders
more than
\$8,000,000

NATIONWIDE BRANCH OFFICE FACILITIES

BOSTON
CHICAGO
CINCINNATI
CLEVELAND
COLUMBUS

DETROIT
INDIANAPOLIS
KANSAS CITY
LOS ANGELES

MILWAUKEE
MINNEAPOLIS
NEW ORLEANS
NEW YORK

PHILADELPHIA
PITTSBURGH
ST. LOUIS
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SEATTLE

AMERICAN AUTOMOBILE INSURANCE COMPANIES

L. A. HARRIS, *President*

ST. LOUIS, MISSOURI

"Oldest and Largest Insurers of Automobiles Exclusively"

The NATIONAL UNDERWRITER

Forty-first Year—No. 19

CHICAGO, CINCINNATI, NEW YORK AND SAN FRANCISCO, THURSDAY, MAY 13, 1937

\$4.00 Per Year, 20 Cents a Copy

Sommers Is Slated for the Presidency

Annual Meetings of the National
Board Mobilize Eminent
Talent

LAYTON FOR SECOND MAN

Old Organization Serves to Keep the
Machinery Running for the
Good of All

NEW YORK, May 12.—Officers and committee members of the National Board are whipping into shape their respective addresses and reports to be presented at the 71st annual meeting at the Waldorf-Astoria, here May 27. The yearly sessions of the organization which was never more sturdy or efficient in its service to property-owners as well as to members than now, despite its more than three-score and ten years, affords opportunity not only for a broad view of the underwriting situation and of general conditions affecting it, but permits officials to come together in friendly greeting such as no other organization gathering in the business does. The vexing questions of rates, commissions and competition, usually to the fore in regional association sessions, has no place on the agenda of the National Board.

Character of the Officials

The election of officers always excites particular interest, for on the character and ability of its chosen leaders the success of a forward-looking program largely depends. An unwritten though generally observed rule is to elect its major officers for two successive terms, advancing a man from chairman of the executive committee to vice-president and thence to the presidency, the theory being that by the time a man reaches the chief office he will be well seasoned as to the aims and policy of the body. A further unwritten but likewise generally maintained rule is to elect as president each third year the representative of a foreign company, following occupancy by two representatives of American institutions the ratio of one to three being about the membership of the two classes of companies.

Paul Sommers Now in Line

The present year will complete the second term of F. W. Koeckert, United States manager of the Commercial Union, as president, and worthily as he has filled the office, under precedent he will give place to a successor. That P. B. Sommers, president of the American of Newark and vice-president of the Board, will advance to the presidency is taken for granted. It is likewise assumed B. M. Culver, president America Fore, will continue as treasurer and President Sumner Ballard of the International be reelected secretary, an office

(CONTINUED ON PAGE 12)

Pennsylvania Days Program in Pittsburgh Is Announced

SPECIAL GROUP CONFERENCES

Conservation of Life and Property Is
Theme of Insurance Federation's
Gathering

PHILADELPHIA, May 12.—Sales and educational conferences feature the program for the 1937 Pennsylvania Insurance Days sponsored by the Insurance Federation of Pennsylvania, in Pittsburgh, June 3-5.

A combined fire and casualty conference will be held on June 4. F. S. Kauffman, Philadelphia manager of the Travelers, will preside. A. W. Barthelme, marine secretary of the National Union Fire, will discuss inland marine insurance. E. W. Dart of Schiff, Terhune & Co., New York, will talk on "How to Sell My Clients the Insurance They Should Buy", and Commissioner Hunt will speak.

At the afternoon conference T. B. Donaldson, Eagle Fire of New Jersey, will preside. H. M. Starling, Washington, D. C., representative of the Association of Casualty & Surety Executives, will compare compulsory automobile insurance with financial responsibility measures. F. L. Madden, policy analyzer of the Pennsylvania insurance department, will talk on "What's in the Policy."

Schedule Other Conferences

The life and the accident and health conferences will be held June 4 in the morning. The Pittsburgh Association of Life Underwriters is arranging the life program. Dr. John A. Stevenson, executive vice-president of the Penn Mutual Life, will be one of the speakers.

The accident and health conference will be under the auspices of the Philadelphia Health & Accident Alliance. E. R. Deaver, president of the Progressive Life, Health & Accident, will preside. Speakers will be Dr. G. A. Enion, chief medical examiner of the Industrial Life; W. S. Corey, vice-president Provident Industrial Life, Health & Accident, and Albert Ries, secretary Philadelphia Mutual Aid.

Opens with Luncheon

The convention will get under way at noon June 3 with a luncheon keynoting the theme of the convention—the conservation of life and property. Mayor Scully of Pittsburgh is expected to extend the city's official welcome with former Governor John S. Fisher, president of the federation, responding. Col. G. E. A. Fairley, director of public safety of Pittsburgh, will be chairman and John B. Kelly, Pennsylvania secretary of revenue, and T. A. Fleming, conservation department supervisor National Board, will discuss the conservation of life and property.

At the banquet on the evening of June 4 Dr. Virgil Jordan, president of the National Industrial Conference Board, will speak on the prospects of American prosperity. H. J. Johnson, Pittsburgh general agent, Penn Mutual Life, will be toastmaster. A pageant will be presented under the auspices of the Pennsylvania Fraternal Congress. A reward will be presented to the citi-

Companies Are Disconcerted Over the Action in St. Louis

THEY FEAR DEMORALIZATION

Local Board Will Not Admit the
Agency which was Secured by
Marsh & McLennan

NEW YORK, May 12.—Company executives are rather disconcerted and bewildered over the action of the St. Louis Fire Underwriters Association in turning down the application of Marsh & McLennan-Case, Thomas & Marsh, Inc., for transfer of membership from an old firm to one with amended names. The organization has sent back the check of the agency and stated that it could not accept its application for transfer. It really means the renewal of the membership of Case, Thomas & Marsh, one of the oldest agencies in St. Louis, which formerly was Delafield & Snow. Case, Thomas & Marsh notified the St. Louis Fire Underwriters Association of the change in name of the firm. The St. Louis board has given notice that members must drop their representation of companies in that agency by June 10.

Comes at Inopportune Time

This action in St. Louis comes at a time when the Western Underwriters Association had adopted legislation looking toward reformation in the city but this move served to muddy the waters very much.

Marsh & McLennan have had a service office at St. Louis, being licensed as a broker for some time. It appointed Charles S. Drew in charge and he opened an office in the Pierce building. As time went on, the firm felt it advisable to establish its own agency and therefore purchased an interest in Case, Thomas & Marsh in order to give it a local status and have it incorporated under the Missouri laws. The whole idea is to do business locally. It seems that at the time when Marsh & McLennan became active in St. Louis the St. Louis board passed a rule prohibiting outside ownership or management of an agency.

(CONTINUED ON PAGE 12)

zen of Pennsylvania who has done the most for the conservation of life and property, or both, during the past year.

E. U. A. Committee, Boston Board Confer on Proposals

BOSTON, MAY 12.—The special committee of the Eastern Underwriters Association on the formation of the New England Fire Insurance Rating Association is meeting with the Boston board here today. The committee brought to the meeting its reply to the inquiries of the Boston Board members voiced at the last joint conference. It is expected the committee will urge on the board more strongly than ever the demands of the E. U. A. for amalgamation with the New England Insurance Exchange to create the proposed New England Rating Association. Up to this time the Boston Board has been strongly opposed to the change.

Fire Protection Men Are Meeting

Keynote of the Chicago Convention Is Increased Fire Control Activity

G. W. ELLIOTT PRESIDING

Largest Attendance Is Recorded Since
the Peak Year of 1929 for This
Organization

By A. W. HESSEL
Editor Fire Protection

Largest attendance since 1929 marked the 41st meeting of the National Fire Protection Association in Chicago this week. Approximately 800 members, associate members and guests enrolled. During its deliberations, the association brought out constructive ideas on hundreds of angles of the fire prevention and fire control problem. Foremost fire suppressionists from all parts of this country and Canada contributed to discussions and to reports of the numerous committees handling various phases of the fire waste problem.

Keynote of the Convention

Keynote of the convention was the urge for increased activity in fire control. In 1936 the N. F. P. A. enjoyed a particularly fruitful year, but no tendency toward a letdown in the work for 1937 was displayed. Constantly changing manufacturing processes and construction practices and advances along other lines develop new hazards which must be watched closely.

The recent steady rise in fire losses was not regarded as a matter for undue concern. N. F. P. A. experts agree that the increase can be explained by renewed general industrial activity, and that they are not as large as might have been expected. Last year's losses were well below the peak of 1926, although largest for several years.

President G. W. Elliott's Views

Despite the increased activity of the N. F. P. A. in the past year, and its widely spreading scope, President G. W. Elliott expressed the opinion that the fire suppression movement is not keeping pace with progress in other lines. Without any implied criticism of fire fighting and fire prevention agencies, Mr. Elliott pointed out that there are still many lines along which these movements might be improved. Perhaps fire departments are not making use of the most advanced scientific methods available. Basic standards which have been set up in the past frequently are allowed to remain static, while the conditions they govern are constantly changing. Such disasters as the Texas school explosion and the "Hindenburg" explosion indicate a need for constant supervision of all potential sources of fire.

(CONTINUED ON PAGE 9)

Oklahoma Senate Approves Report Condemning Philpott

"ARBITRARY AND CAPRICIOUS"

Minority Report Upholds Board Secretary and Criticises Commissioner Read

OKLAHOMA CITY, May 12.—The Oklahoma senate adopted the report of the majority of the special senate committee investigating all state insurance departments and operations of companies in this state, and ordered it transmitted to the governor for his consideration.

The majority report, signed by five of the seven senate members, indicated that the irreconcilable conflict in authority existing between the insurance commissioner and the secretary of the insurance board has greatly impaired the efficient conduct and operation of the department. The report condemned the secretary of the board, S. W. Philpott, as "arbitrary, capricious and unreasonable" in administering board affairs, and accused him of malpractice in office.

It further charged that an understanding exists between the secretary and officials of the Oklahoma Association of Insurers in the matter of issuing agents' licenses, which is contrary to law and constitutes violation of the former's official duties. The committee further reports that it has not entirely completed its investigation and reserves the making of a final report later.

Minority Report Filed

A minority report of the investigating committee was filed condemning Commissioner Jess G. Read and upholding Secretary Philpott. This report, signed by two members, charged Mr. Read with having permitted the operation of insolvent fraternal in the state and also permitting other companies to operate in violation of insurance laws. In this report Mr. Philpott was defended as having made a diligent effort to enforce regulations of the state insurance board with fairness to all concerned, and it was recommended that the senate authorize the governor to institute an audit of all domestic insurance companies. A motion carried that the minority report also be transmitted to the governor with a transcript of the evidence compiled by the investigating committee.

Prior to the filing of the two reports 26 senators had signed a round robin demanding that the governor remove Mr. Philpott.

The majority report stated Mr. Philpott allowed applications for agency licenses to remain in his files as long as six or nine months without issuing certificates and without conducting a hearing. His action, according to the report, was designed to prevent issuance of licenses to many "competent and qualified" persons. The report stated there is a deal between Mr. Philpott and John D. Saint, secretary Oklahoma Association of Insurers, to prevent issuance of licenses unless they are approved by the agents association.

Mr. Philpott is accused of refusing to license any but full time agents who belong to the Oklahoma Association of Insurers. He is charged with having made trips through the state at the expense of the state for "his own pleasure and convenience." He is charged with failing to keep records of the board or to follow orders of the board.

Atlanta License Amendment

The Atlanta license fee ordinance has been amended to provide that insurance companies which have invested at least 25 percent of their assets in Georgia securities may appoint any number of agents in Atlanta upon payment of a \$25 license fee annually for each.

Former Official of Royal U. S. Head Office Is Dead



C. R. PITCHER

C. R. Pitcher, for 39 years with the Royal at its head office in New York in various executive capacities, who retired Aug. 1, 1931, died at his home in Westfield, N. J. He entered the service of the Royal in 1892, being appointed western New York special in 1904. He became local secretary in 1907, branch secretary in 1915, assistant manager in 1919, deputy manager in 1926. He was a charter member of the New York Insurance Society, served it in many ways and was president from 1921 to 1923. He was president of the Eastern Automobile Underwriters Conference, president of the New York Fire Insurance Exchange for two years and was very active in the Insurance Institute of America, being president in 1931.

Agents Condemn Increase in Auto Collision Rates

NO CONFERENCE WAS CALLED

Lansing Local Board in Sharp Resolutions Declare Producers Are Entitled to More Consideration

LANSING, MICH., May 12.—Lansing Association of Insurance Agents went on record as rebuking the National Automobile Underwriters Association and its western advisory committee for failing to consult the organized agents before promulgating a 25 percent increase in automobile collision rates. In a formal resolution adopted at a local board meeting, the Michigan Association of Insurance Agents' conference committee was requested to ask for a conference with the N. A. U. A. advisory committee relative to the increase and that the companies' organization withdraw the increase until after the proposed conference.

Resolution Is Adopted

Text of the Lansing board's resolution follows:

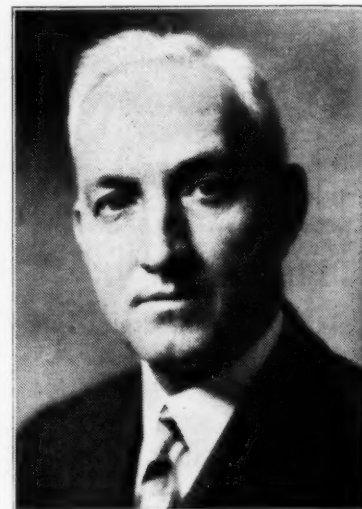
"Whereas, it is our understanding that at a conference held some years ago between the conference committee of the Michigan Association of Insurance Agents and a like committee of the automobile writing insurance companies it was agreed that any change in automobile rates to be put out by the fire companies would be subject to another conference,

"Whereas, we received notice of an increase in collision rates of 25 percent which notice was, to say the least, very indefinite,

"Whereas, we believe the agents who have been loyally supporting the stock fire companies are entitled to more courteous and definite information.

"Resolved, that we request that the

New President



GEORGE C. LONG, JR.

George C. Long, Jr., formerly vice-president of the Phoenix of Hartford, has now been elected president. He fills the vacancy caused by the death recently of Edward Milligan.

Michigan Association of Insurance Agents through its conference committee ask for a conference with the western branch advisory committee of the National Automobile Underwriters' Association and that until such time the increase be withdrawn."

Competitive Situation Acute

In view of the competitive situation in Michigan due to the aggressive operations of mutuals, non-conference stock carriers, and Detroit Automobile Inter-Insurance Exchange, the agents express fear that stock companies will suffer loss of business, with the rate increase. They particularly object to announcement of the increase without explanation and warning.

A bill has been introduced in the Michigan legislature setting up an auto insurance rating commission. Any company writing \$100,000 or more auto premiums in Michigan would have to belong to the commission.

GMAC Rate Cut Emphasis Alarms Agents on Coast

Agents and brokers on the coast are concerned because General Motors Acceptance Corporation in its advertising there is emphasizing that borrowers from G. M. A. C. get a 25 per cent insurance premium discount through General Exchange. This feature is not emphasized elsewhere. Probably G.M.A.C. is taking this action on the coast because of the competition there of banks financing automobile purchases. Two of the local agents organizations have protested to G.M.A.C. They received replies from J. J. Schumann, Jr., president of that concern.

"While we have made no effort to publicize this discount in other parts of the country," Mr. Schumann wrote, "a situation has developed on the west coast which has forced upon us a decision as to whether General Exchange, operating only in connection with our retail financing operations, should pay commissions to car dealers, directly or indirectly, and thus accept for General Motors the principle that insurance commissions are a legitimate element in a car dealer's business, or acquaint the public with the facts through advertising. We sincerely believe that the latter choice is actually in the ultimate best interests of insurance agents—as contrasted with the present trend of business in California."

THE WEEK IN INSURANCE

Annual meeting of the National Fire Protection Association was held in Chicago this week. **Page 3**

Paul B. Sommers, president of the American of Newark, is slated to be elected president of the National Board at its annual meeting. **Page 3**

Considerable agitation is found in company circles regarding the action of the St. Louis Fire Underwriters Association over Marsh & McLennan. **Page 3**

Pennsylvania Insurance Days program is announced. **Page 3**

Annual meeting of the state fire marshals held this week in Chicago. **Page 6**

Wilfred Kurth, formerly president, is elected chairman of the Home, and Harold V. Smith, formerly vice-president, becomes president. **Page 5**

George C. Long, Jr., heretofore vice-president of the Phoenix of Hartford, is elected president to fill the vacancy created by the death of Edward Milligan. **Page 5**

Joint conference between representatives of the Eastern Underwriters Association and outsiders results in an understanding as to commissions at Rochester, N. Y. **Page 6**

Insurance Advertising Conference program for New York midyear meeting May 21 is announced. **Page 5**

C. R. Pitcher, for 39 years associated with the Royal at its head office in New York, is dead. **Page 4**

Charles A. Reekie, vice-president, is starting on his 55th year of service with the Detroit Fire & Marine. **Page 15**

Oklahoma senate adopts report of special committee condemning Secretary S. W. Philpott of the state insurance board and holding that the conflict between Philpott and Commissioner Read has impaired the efficiency of the insurance department. **Page 4**

Lansing, Mich., local agents pass resolutions condemning 25 percent increase in automobile collision rates without conference with the state association. **Page 4**

D. R. McLennan of the incorporated agency of Marsh & McLennan becomes chairman of the board and C. W. Seabury, president. **Page 11**

National Reserve Fire reinsures the business of the Texas National of Galveston. **Page 12**

Legislative investigation into the affairs of the defunct Commonwealth Mutual Liability of Boston brings out further sensational charges. **Page 17**

A. R. Menard, Macon, Ga., joins the B. D. O. organization in charge of field work. **Page 12**

J. Dillard Hall, assistant agency director of the U. S. Fidelity & Guaranty, speaks before the meeting of the Alabama Association of Insurance Agents. **Page 17**

Burglary manual is completely revised and modernized and a number of changes in burglary rates are introduced. **Page 17**

New production records set during National Accident & Health Insurance Week. **Page 17**

David Layton elected president of Insurance Federation of Indiana, big dinner given for Commissioner Newbauer. **Page 18**

Arrangements are made for the annual meeting of the Texas Association of Insurance Agents at Dallas. **Page 37**

Program for the annual meeting of the Arkansas Association of Insurance Agents is announced. **Page 36**

Marine section of the National Fire Protection Association held its annual meeting in Chicago this week. **Page 30**

G. C. Long, Jr., Is New Phoenix Head

Former Vice-President of Important Hartford Group Is Advanced

TAKES MILLIGAN'S PLACE

Election Was Generally Expected—New President Has Been With Group Since 1909

As was generally expected, George C. Long, Jr., has now been elected president of the Phoenix of Hartford. He takes the place of Edward Milligan, who died May 1.

Mr. Long has been vice-president of the Phoenix since 1923. He went with that company in 1909 as special agent in Louisiana and Mississippi. He was called to the home office in 1912 as general agent for southern states. He became assistant secretary in 1913 and secretary in 1916. He was born in Hopkinsville, Ky., in 1878. He was educated at South Kentucky College, graduated from the law department of the University of Virginia in 1900. His first insurance connection was with the Home in Texas.

Mr. Long has been the Phoenix executive who has kept in close touch with western business.

Mr. Long is prominent in the affairs of Hartford. He is a director of two banks in that city, a member of the park board, a former president of the Community Chest.

Mr. Long is popular from the top to the bottom of his own organization and enjoys the warm regard of the business generally. He is an all-round insurance executive. He has a good knowledge of marine and fire business and knows all sections of the country intimately. He has a natural, gracious manner that wins friends on all sides.

Mr. Long is a former president of the Southeastern Underwriters Association and has served on important committees of the National Board, Western Underwriters Association and other organizations. He is a member of the National

Ad Conference Program for New York Meeting Prepared

ONE DAY GATHERING MAY 21

Full Measure of Addresses and Discussions, With Outside Speakers, Is Arranged

NEW YORK, May 12.—Program for the mid-year meeting of the Insurance Advertising Conference, at the Hotel Pennsylvania, New York, May 21, is announced. The conference is comprised of representatives of leading life, fire and casualty companies in the United States and Canada.

There is a general program to be presented before a joint session of all members. This was prepared by C. E. Freeman, Springfield Fire & Marine, and R. E. Brown, Jr., Aetna Casualty. Later in the day the fire and casualty group will conduct its own meeting in accord with the program prepared by W. L. Lewis of the Agricultural.

Secure Outside Speakers

Heyworth Campbell, for many years associated with Condé Nast, in the general session will discuss advertising design, art work, typography, layout and photography, and will demonstrate modern methods of constructing advertisements and insurance literature. A. W. Ramsdell, market research specialist, will discuss determination of life company advertising appropriations.

The program for the fire and casualty group meeting is all-embracing. Speakers and their subjects are: Vice-president C. J. Fitzpatrick, United States Fidelity & Guaranty, on his company's new advertising campaign; H. E. Taylor, advertising manager American of Newark, on objectives of his company's entry into national magazines; A. Wilbur Nelson, on the public relations activities of the National Board. There will be a forum on fire and casualty company literature presided over by C. W. Smitheman, production manager Camden Fire.

J. A. Kane of Brookline and H. V. Lundy of Muncy Valley have been appointed Pennsylvania departmental examiners.

Board executive committee at present and is a trustee of the Insurance Executives Association. He is a director of Phoenix Mutual Life.

Three Kansas Field Units Hold Their Annual Meets

TOPEKA, May 12.—The annual meetings of the three Kansas field organizations were held here.

Harry Yankee, Agricultural, was elected president of the Kansas Fire Underwriters Association. Wm. F. Ehret, America Fore, is vice-president, and George E. Shank, Fireman's Fund, was re-elected secretary. C. E. Bean, America Fore, was elected sergeant-at-arms.

R. D. Voss, Omaha, special agent for the Stock Company Association, explained the operations of his association.

The annual meeting of the Kansas Fire Prevention Association was held at a luncheon with President J. S. Jensen, Fire Association, in charge. Clyde Latchem, state fire marshal, was a guest and was voted thanks for his co-operation. New officers are: R. B. Lathan, North America, president; C. E. Bleckley, vice-president, and J. G. Updegraff, Royal, re-elected secretary.

Joe F. Springer, Topeka manager Western Adjustment, was elected most loyal gander of the Blue Goose. Five goslings were initiated. Mr. Ehret is supervisor, Mr. Jensen, custodian, J. Y. Dickerson, Firemen's, guardian, Robert Hauck, North British, keeper, and E. H. Fikes, Home, wielder. Howard Searle, retiring most loyal gander, and N. K. Nelson, Great American, were selected as delegates to the grand nest meeting.

Miller Meets Agents in Dallas to Plan Convention

Preparations for the National Association of Insurance Agents convention in Dallas, Tex., the week of Oct. 4 were gone over by J. B. Miller, assistant secretary National association, in a conference at Dallas with officers and committees of the Dallas Association of Insurance Agents. It was decided to send a large delegation to the convention of the Texas Association of Insurance Agents at San Antonio May 27-28 to drum up a heavy attendance for the Dallas meeting.

Miscellaneous Notes

J. J. Mohan, local agent at Streator, Ill., will move to larger quarters June 1. His new address will be 112 South Park street in a ground floor office.

The General Management Co., Minneapolis, has taken over the business of the Sutherland Investment Co. W. T. Sessing is manager of the insurance department.

Kurth Is Chairman, Smith President

Surprise Move In the Home Organization Is Now Announced

BOTH LEADING FIGURES

Former Head Intends to Devote Most of His Attention to Group's Financial Affairs

NEW YORK, May 12.—Wilfred Kurth, one of the most forceful and commanding fire insurance executives in the country, tendered his resignation Tuesday as president of the Home, insisting upon its acceptance by the directors. He is succeeded in the presidency by Harold V. Smith, heretofore vice-president and No. 2 man in the organization. The same change was voted in the City of New York, one of the Home affiliates. Mr. Kurth was unanimously elected to the newly created position of board chairman.

Action similar to that taken by the Home and City of New York, it is anticipated, will be followed by Franklin Fire, National Liberty, Baltimore American, Gibraltar, Paul Revere Fire and Home Indemnity when their boards meet. As respects the New Brunswick Fire, Homestead, Carolina and Georgia Home, while the presidency of each will be assumed by Mr. Smith, none will create a board chairmanship. Mr. Kurth will continue as a director in these companies.

To Watch Finances

While Mr. Kurth's counsel will still be available in matters of underwriting, his major attention in future will be devoted to safeguarding the financial interests of the great Home organization, the combined assets of which now aggregate close to \$236,000,000. He plans, moreover, to take more leisure, fixing 10 o'clock as the hour of his arrival at the office each morning, instead of 8 o'clock as had been his custom. While approving this intention Mr. Kurth's friends are skeptical of his ability to hold it.

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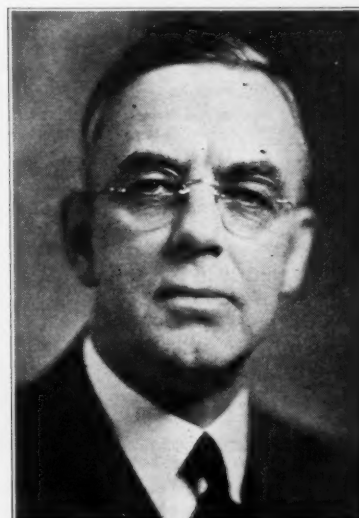
COMMITTEEMEN REPORT AT N. F. P. A. CONVENTION



T. ALFRED FLEMING, New York City National Board Conservation Head



FRANK C. MAULIFFE, Chicago Chief Fire Insurance Patrols



A. R. SMALL, Chicago President Underwriters Laboratories



RICHARD E. VERNOR, Chicago Western Actuarial Bureau

Coultas of Illinois Again at Head of State Marshals

ANNUAL MEETING IN CHICAGO

Arson Investigation and Prevention
Occupied a Goodly Part of the Dis-
cussion at Convention

NEW OFFICERS ELECTED

Chairman—S. V. Coultas, Illinois.
Vice-chairman—Fred Watkins, West
Virginia.
Secretary—Clem Smith, Indiana.
Executive Secretary—Percy Bugbee.
Executive committee—W. J. Scott,
Ontario; Paul Heinz, New Haven; W.
C. Theimer, Oklahoma; Scott Sember,
Jacksonville, Fla.

Arson investigation and prevention occupied a major portion of the meeting of the Fire Marshals Section of the National Fire Protection Association in Chicago this week. The meeting showed the largest attendance of any held previously. There was a particularly noticeable increase in the number of city fire marshals, men who manage fire prevention bureaus in municipal fire departments.

The marshals were told by A. Bruce Bielaski, National Board arson expert, that last year showed a decrease in arson, particularly in activities of professional torch rings. For the first time figures on arson arrests throughout the country were made available by J. Edgar Hoover of the federal bureau of investigation. They showed that one out of approximately every 500 arrests is for arson. Of these arrests last year, about 22 percent resulted in acquittals. An additional 25 percent did not go to trial.

Public Adjuster Problem

J. S. Clinton, who heads the Philadelphia fire marshal division, told of the solution of the public adjuster problem in that city. When he took office not long ago, he said, the situation was particularly bad. Public adjusters had practically taken over the marshal's division and it was quite common for investigation of suspicious fires to be dropped quickly. To correct the situation, Marshal Clinton made it impossible for public adjusters to be advised of fires by members of the department. He requested insurance companies to hold up settlements of claims about which there was doubt. Thorough investigation of every suspicious or unusual fire began, including a check of the occupant's books, insurance policies and financial condition. Now, according to Mr. Clinton, the activities of public adjusters in this city are entirely confined to legitimate practices.

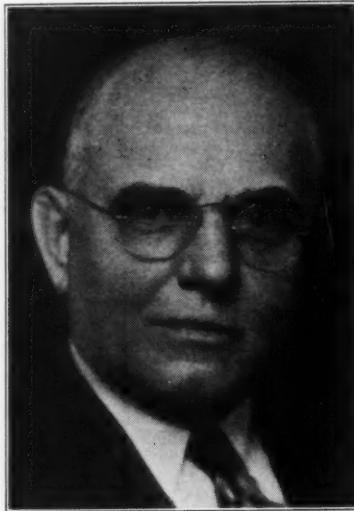
Back of Educational Movement

Local and state fire marshals are taking an increasing interest in fire fighting and fire prevention education. In many states they are firmly behind the firemen's training courses and regional fire schools. The municipal fire marshals stress fire prevention education to the people in their cities, particularly school children. Frank Buckalew, fire marshal at Memphis, pointed out the need for a standardized fire prevention course in the schools. Every other subject taught, he said, has a standard text book. Fire prevention information, however, depends largely upon the interest of the teacher. Mr. Buckalew suggested that the fire marshal's section sponsor a movement to prepare a standard text book for use in schools throughout the country.

Iowa's Anti-Fireworks Law

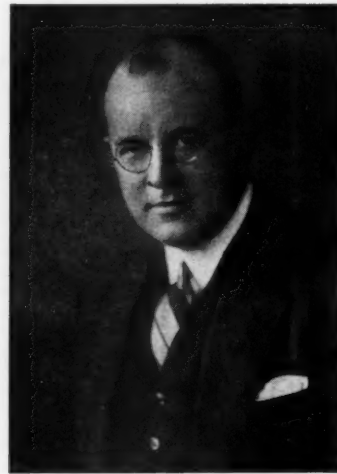
J. Vincent Pyle, Iowa state fire marshal, who has recently succeeded in securing passage of an anti-fireworks law through his state legislature, told of his battle to put the movement over. Two recent Fourth of July fires in Iowa destroyed \$2,500,000 in property values and supplied the impetus for a law to

New Setup in Home of N. Y.



WILFRED KURTH

Wilfred Kurth, heretofore president of the Home of New York, this week was elected chairman of that company. The



HAROLD V. SMITH

new president is Harold V. Smith, who has heretofore been vice-president of the organization.

American Market Has Small Interest in Zeppelin Loss

NEW YORK, May 12.—While the insurance on the Hindenburg totaled about \$3,500,000 very little of it was written in this country and that only in reinsurance. No definite information can be obtained at present, but it is understood that the hull alone was covered for \$2,400,000. Some of this was reinsured in the London market and a small part of it in this country. The cargo was also insured in Germany. American underwriters at times have insured cargo on the Hindenburg, but only when the ship was making the return trip to Germany.

High Liability Limits

High limits of liability insurance covering passengers and crew were carried. The passenger liability coverage is reported to be in the amount of \$12,000 on account of death or injury to any one passenger. Some complications may develop due to the fact that the insurance is in German reichsmarks, which under German governmental restrictions, cannot be transferred from that country. The New York "Herald Tribune" questioned the three aviation syndicates in this country as to whether they had any liability on the Hindenburg. All of them said that they did not. They had all had an opportunity to write the business but did not desire to handle insurance on lighter than air craft.

forbid the use of fireworks. Many communities had barred them within their limits, but these local ordinances were evaded by merchants who set up fireworks stands on the edge of towns. By selling the idea to clubs, organizations and even to children in school, Mr. Pyle got enough public sentiment behind him to secure passage with few exceptions. The only type of fireworks that can be used in Iowa now, with the exception of properly supervised displays, is the small sparkler. The Iowa law will go into effect Jan. 1, 1938. A committee has been appointed to draw up a model fireworks law which will be sponsored by fire marshals in other states.

Rogers to Nice for Rotary

Eric Rogers, Jonesboro, Ark., former president of the Arkansas Association of Insurance Agents, will attend the International Rotary convention in Nice, France.

Cincinnatians Will Fete J. H. Burlingame, Jr., June 2

CINCINNATI, May 12.—June 2 has been set for the dinner to be tendered J. H. Burlingame, Jr., Cincinnati manager Western Adjustment, by his friends and insurance people. Mr. Burlingame has been promoted to assistant general manager at the home office in Chicago, succeeding J. K. Nelson.

J. F. Schweer, secretary Cincinnati Fire Underwriters Association, is supervising arrangements for the dinner, assisted by Captain E. J. Ader, Underwriters Salvage Corps. L. J. Schweer, superintendent Ohio Inspection Bureau, L. A. Finch, manager Underwriters Adjusting, C. J. Dauner, Louis Kohl, G. H. Allen, state agent Royal-Liverpool groups, Theodore Safford, C. A. Meyers, J. A. Haass, and W. A. Earls.

Mr. Burlingame, who has been with the Western Adjustment in Cincinnati since 1913, has a wide circle of friends in Ohio and is regarded as having an exceedingly broad and varied knowledge of adjusting problems. He has the faculty of developing men associated with him and there are many graduates of the "Burlingame school" holding important positions in the adjusting field.

Reservations for the dinner may be made with any of the committee members and it is urged by the committee that they be made early. Several novel features have been planned.

C. M. Cartwright, NATIONAL UNDERWRITER, Chicago, will act as toastmaster.

Arkansas Group 3 Elects

LITTLE ROCK, ARK., May 12.—Arthur Ormond of Morrilton was elected chairman of Group 3 of the Arkansas Association of Insurance Agents at the annual meeting here. Melvin Heard of Little Rock was elected vice-chairman and Geo. Kordsmeier, Morrilton, secretary.

W. F. Stredelman, assistant manager Arkansas Fire Prevention Bureau, and L. R. Martin, manager Arkansas Association of Insurance Agents were principal speakers. About 75 agents attended.

Lewis Shade of the Bennett & Shade agency, Decatur, Ill., is now convalescing at his home after having been confined to the hospital for some time with a complication of illnesses, including influenza, pleurisy and pneumonia.

Companies Reach an Accord on Rochester Commissions

EXECUTIVES HAD CONFERENCE

Superintendent Pink of the State Insurance Department Sounded Real
Note of Warning

NEW YORK, May 12.—Speculation as to the action the Eastern Underwriters Association would take with respect to the long existent payment of excess commissions to Rochester agents by some affiliated and non-affiliated companies was set at rest when the governing organization, at a largely attended meeting of its members declared emphatically for maintaining the present scale for the city—20 percent flat, or graded 15 and 25 percent—and to take steps for enforcement.

An accord as to the Rochester situation was reached at a joint conference previously between representatives of the E. U. A. and officials of five important non-affiliated institutions, when frank confidences were exchanged and the desirability of both interests reaching a pact recognized.

Some Tried to Get Footing

While the commission arrangements by many of the companies with their Rochester agents were reasonable, the desire of some offices to get a footing in the city, and of others already represented to maintain their position, led to a struggle that reached such a pass as to impel Superintendent Pink to sponsor a bill in the legislature giving the department control over commissions, as well as insurance rates. While the measure did not pass, it served as a warning to the fraternity as to what might be expected unless interests directly involved were able to effect an agreement that would be satisfactory to the department, and to allay the unrest beginning to manifest itself in other centers of the state. It can be stated that most companies, both in and out of the E. U. A., are paying regular commissions.

Illinois Code Bill Is Getting Further Attention This Week

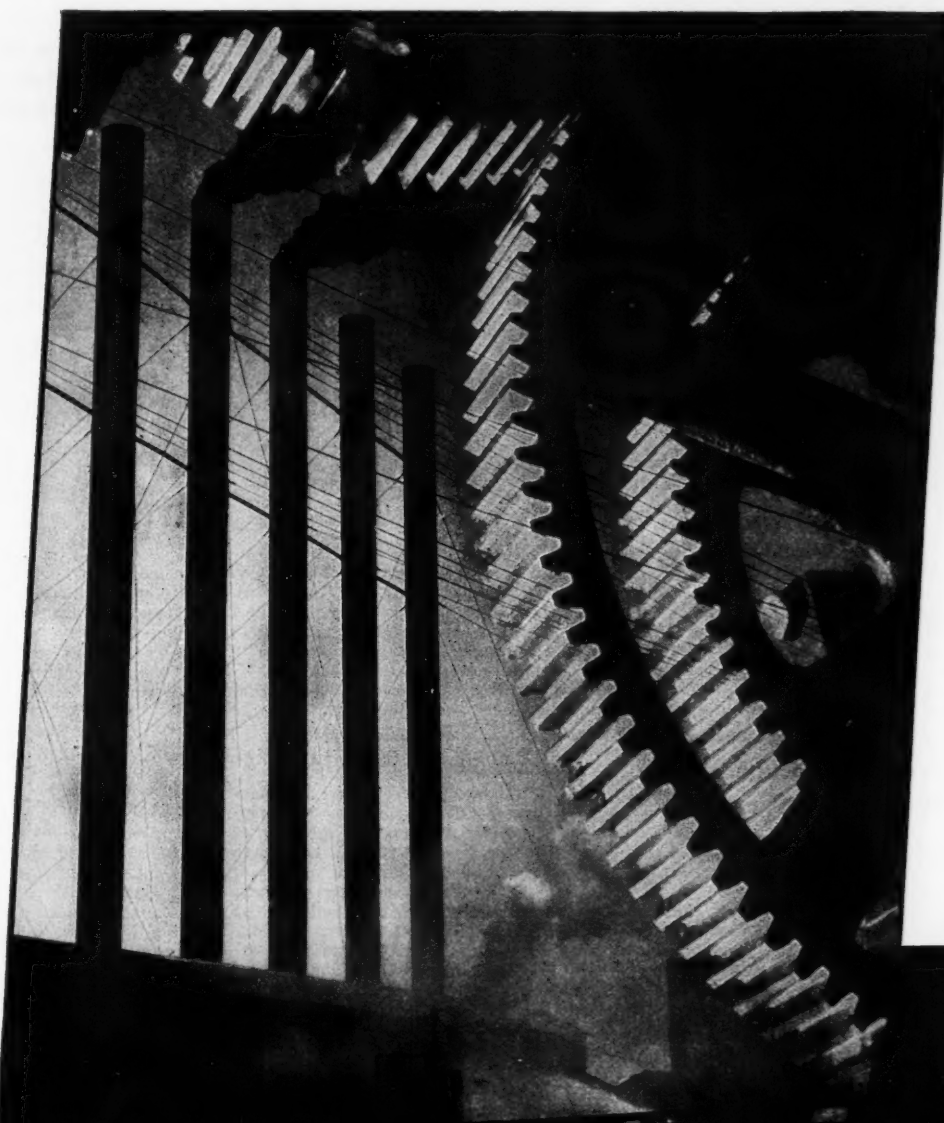
Final action on the Illinois insurance code bill in the insurance committee of the lower house was to have been taken early Wednesday evening. For the past several weeks the deliberations of that committee have been impeded by the introduction of new amendments. Accordingly, at a brief session last week the committee chairman announced that any amendment to receive consideration by the committee must be filed by last Friday. He stated that the committee would take positive action one way or the other this week.

At the session last week, the troublesome amendment to limit to 4 and 4½ percent the interest life companies might charge on policy loans was rejected by the insurance committee.

Representative Hruby introduced a lengthy fire insurance rating bill in lieu of the rating section of the code. His amendment includes a provision that would prohibit organization companies from maintaining a clear agency policy. This is the third rating bill that had been introduced other than the rating section in the code.

Another amendment would prohibit the collection by company, agent or broker of a service charge, surcharge, endorsement fee, etc. This would prohibit the collection of the \$1 service charge on small fire policies in Chicago.

Consideration was also to be given to the bill 470 which requires that judgments returned in insurance law suits include court costs for claimants. The senate insurance committee met Wednesday and considered the bill covering licensing of public adjusters.



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INSURANCE COMPANY
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MARINE INSURANCE CO., LTD.
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THE LIVERPOOL & LONDON
& GLOBE INSURANCE CO. LTD.
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ROYAL INSURANCE CO., LTD.
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Business management that overlooks Use and Occupancy insurance is gambling with a firm's future. » » Earnings are increasing. » » See that your clients are protected against the crushing losses caused by interruption of operations by fire, windstorm, explosion and riot.

Our tested sales plan for the development of U. & O. business, including mailing series and illustrated proposal, will help you. » » Ask our Fieldman or address our Special Service Department today.

For a better understanding of this important coverage, ask for our "Outline of Use and Occupancy Insurance."

ROYAL-LIVERPOOL GROUPS

150 WILLIAM STREET, NEW YORK, N. Y.

N. Y. Committee Created to Ponder Codification Project

DEPARTMENT AID ORDERED

Appropriation of \$12,500 for Purpose Voted by Assembly Before Adjournment

Before adjournment, the New York legislature adopted a resolution appropriating \$12,500 to finance a joint legislative committee in studying, investigating and preparing a recodification of the insurance law. The committee will consist of four senators, four assemblymen besides the chairmen of the senate and assembly insurance committees. The committee is directed to avail itself of the facilities of the insurance department. It is empowered to employ a secretary and other employees and assistants.

For the past two years the insurance department with the aid of Columbia University experts has been engaged in drafting a recodification.

The legislature extended for another year with \$25,000 appropriation the committee to investigate automobile insurance and insurance rates.

Automobile Committee

The committee to investigate automobile insurance rendered its report, but made no specific recommendation for legislation. It requested continuance of the committee for another year.

The committee expresses the belief that the financial responsibility laws do decrease accidents by barring from the road the bad drivers but contends that improvement in this respect can be ascribed just as much to operation of motor vehicle safety laws. The committee finds that responsibility laws have resulted in an increase in the proportion of insured motorists and have been helpful in procuring the payment of past judgments.

The committee desires to analyze the 10,000 accident reports filed in New York state during 1935-36 to ascertain the varying percentages of recovery in insured and non-insured cases. They want to investigate the rate making structure in New York, conduct an investigation of stock and mutual companies with respect to reported losses and pure premium charged and to determine whether the expense loading can be reduced.

The committee desires to conduct a further study on the idea of compulsory automobile insurance to determine whether such a law should provide for compulsory insurance for property damage as well as bodily injury liability; whether it should include guest coverage, extra-territorial coverage; whether there should be a compulsory set-up for insuring undesirable risks; whether a state automobile insurance fund should be created.

The committee desires to investigate the possibilities of establishing a workable merit rating system for no accident record.

The committee desires to investigate the continental system of compulsory insurance combining both common law liability for permanent injuries and death cases and a compensation plan based upon fault or temporary injuries at the election of the accident victim.

Support Qualification Bill

LANSING, MICH., May 12.—Lansing Association of Insurance Agents is aggressively supporting a bill introduced in the Michigan legislature which would set up qualifications for agents. In an advertisement in the "State Journal" here, the association urged buyers of fire and casualty insurance to join them in insisting on a high standard of licensing requirements for agents through adoption of the measure now under consideration of the senate insurance committee.

To Furnish Three Star Feature



CHARLES C. HANNAH

The three-star feature of the annual convention of the New York State Association of Local Agents in Syracuse is to be the appearance of Charles C. Hannah, speaking to the topic: "If I Were a Local Agent," and Follett L. Greeno responding with the topic: "If I Were a Company Executive." Mr. Hannah is eastern manager of the Fire-



FOLLETT L. GREENO

man's Fund with headquarters in Boston, and Mr. Greeno is one of the most prominent local agents of New York state, operating in Rochester. He is a past president of the New York State Association of Local Agents. They will appear Tuesday afternoon, May 25. The other features of the program were announced last week.

California Bill to Change Marine Definition Is Filed

A bill to change the definition of marine insurance is now before the California legislature. If the bill is enacted, the expectation is that the uniform definition of marine writing powers will be made effective in California with exception that the personal property floater will be permitted. The commissioner in January, 1934, made the uniform definition official in California but he rescinded his ruling in October of the same year.

Badger Mutual's Change

The Badger Mutual Fire announces that G. H. Kamper, assistant secretary, who has had charge of Wisconsin, will relinquish his field work and devote his entire time to home office duties. G. H. Moeller has been transferred from Minnesota to Wisconsin and L. N. Schoonover will handle the Minnesota field.

LEGISLATIVE DIGEST

Massachusetts—The Sullivan state fire rating bill was killed in the house.

Nebraska—Governor Cochran has signed the bill providing for the formation of rural fire fighting units with a tenth of a mill tax.

New York—The senate has passed an amendment to the law defining public adjusters so as to include advice or assistance to all persons instead of merely to insured. The amendment excepts from the definition salaried employees of fire companies.

Michigan—The firemen's pension bill has been amended to eliminate the 2 percent tax on fire premiums.

The Fairfax Insurance Agency, Fairfax, Okla., has been sold to W. C. Hunt, former cashier of the First National Bank of Fairfax. It was formerly owned by the late J. N. Foy.

Kansas Development Meets

F. S. Dauwalter, director Business Development Office, will make the principal speech at the district meeting of the Kansas Association of Insurance Agents in Topeka, May 18. He will appear at the district meeting the next day at Kansas City. That will be the eighth and last district meeting in Kansas. Byron R. Ward, Meade Investment Co., local agency, is chairman of the local agents committee, and W. L. Gardner, National Fire, is chairman of the field men's committee for the meeting at Topeka.

Don Ellis of Kansas City, Kan., is chairman of the local agents committee and Curtman Maupin, Home, is chairman of the field men's committee for Kansas City.

Insurance Union Activity

Although during the past week there has been new union activity affecting insurance, it has been almost entirely life insurance agents. The Western & Southern Life of Cincinnati has been having some trouble. Jack Bradon, professional attacker of industrial life companies, has started a "national" union in Chicago. The heads of the component unions of the American Federation of Labor, at their meeting in Cincinnati May 18, will discuss the matter of organizing insurance people.

Brooklyn Agents Hear Roe

J. J. Roe, Jr., president New York State Association of Local Agents, told of the activities of that body, in an address before members of the Brooklyn Fire Agents Association yesterday.

Chief Parker Is President

Chief A. J. Parker of the Atlanta department was named president of the southeastern division of the International Association of Fire Chiefs at the annual convention of southeastern fire chiefs. The chief held the position of first vice-president during the 1936-37 term. Chief C. M. Johnson of Knoxville becomes first vice-president, and R. S. Baughan, of Norfolk, secretary. Knoxville was selected as the 1938 meeting place.

About 30 Attend Parley on Uniformity in Chicago

GANTERT NAMED CHAIRMAN

Meeting Promoted by Haid Considers Supplemental Contract Features and Other Coverage Problems

F. A. Gantert, vice-president Fidelity & Guaranty Fire, was chosen permanent chairman of the conference on a national uniform supplemental contract at Chicago. Over 30 representatives of insurance companies and rating bureaus were present at the meeting Wednesday, which is advisory in scope and was called at the suggestion of Paul Haid, president Insurance Executives Association. David Hinckley, secretary rules and rates committee of the Eastern Underwriters Association, was chosen secretary. The meeting will continue Thursday.

Two sets of subjects were discussed—factors not now in the supplemental contract and revision of conditions in the various forms for the sake of uniformity and clarity. In the first group are the vandalism and malicious damage endorsement now permitted in the middle west and under consideration in the east, a change in the wording of the riot section definitely to exclude damage by sitdown strikers and the use and occupancy endorsement proposed by the E. U. A. committee. This endorsement, intended for use where use and occupancy, rents, leasehold and profits insurance are written in connection with the supplemental contract, excludes liability caused by interference on the part of strikers with restoration of damage.

Uniform Contract Suggested

The remainder of the discussed subjects include revision of existing forms and consist mainly of eastern objections to the uniform contract proposed by the Western Actuarial Bureau. It has been suggested that the proposed title "Extended Coverage Endorsement" taken from the Chicago Board's form, be changed to "Extended Coverage Supplemental Contract," because the laws of some eastern states specifically provide for a "supplemental contract." Many fire insurance men have been of the opinion that the term "extended coverage" is more accurate and is more likely to receive favorable treatment in the courts.

(CONTINUED ON LAST PAGE)

Joseph Futz Invited to Outing in Springfield

SPRINGFIELD, ILL., May 12.—Invitations are going forward shortly to insurance men for the annual field day and golf party to be held on June 16 by Insurance Agents Association of Springfield, Ill. Generally speaking most of the insurance men are from Illinois, but it was unanimously decided by the officers to extend a special invitation to one outside the state because of his outstanding success as a local agent. Therefore, Joseph Futz of 84 Pa., the man of the hour, has been invited. One other notable exception has been made—a woman has been invited, Mrs. Fritzie Futz, his spouse. Because of her interest in the insurance business, it was thought the exception would be justified, especially so because of her unquestionable grace and charm of manner in addition to her acknowledged social leadership of 84. A large crowd will be in attendance and the Futz folks are just a couple of the many notables expected at the party.

Fire Protection Men Are Meeting

(CONTINUED FROM PAGE 3)

Mr. Elliott urged that fire suppression efforts be constantly made more intense. He suggested that there are many ways to help municipal fire departments improve themselves, both along actual fire fighting lines and in fire department administration.

Director Wentworth's Report

There is nothing alarming about the 10 percent increase in fire losses last year over those of 1935, F. H. Wentworth, managing director, said in his address. When increased business activity and larger inventories on hand are considered, he feels that the rise in losses was not as large as it might have been. This may be an indication that the high peak in fire waste has been passed. Rural losses, however, are still a matter of concern to fire preventionists. Increase in rural electrification is regarded by many as a potential source of even greater farm fire losses. Mr. Wentworth pointed out, on the other hand, that an increase in fires due to the wider use of electricity would in great measure be offset by the elimination of such common hazards as kerosene lamps, lanterns and old fashioned heating and cooking devices.

Need for Rural Fire Prevention

There is a great need for fire prevention agitation in rural areas, Mr. Wentworth said. He classed farmers and careless smokers as the two types most difficult to educate in fire safety. As a check on farm electrical hazards, Mr. Wentworth proposed a model law for wiring regulations, which could be adopted in all states.

The task of the N. F. P. A. is to foster a desire to preserve in the people. Many men are too greatly interested in acquiring new property to give the proper attention to protecting what they already own. Companies and individuals fail to safeguard their present holdings in an effort to add to them; the fire prevention movement must teach conservation as well as acquisition, he added.

Fire Prevention in Schools

T. Alfred Fleming, National Board, chairman of the fire prevention and clean-up campaign committee, recently had an article on fire hazards published in a number of Sunday newspapers. He has been contacted by the "Readers Digest," asking permission to reprint it.

In a discussion of Chicago's junior fire marshal system, a great deal of favorable comment was stirred up by the appearance of a number of Chicago high school students who are active in the movement. Two of the leaders, Miss Anne Springborn and Hyman Levine, gave brief and interesting talks on what this fire prevention work meant to them. Five members of the fire marshals section and its executive secretary, Percy Bugbee, were invited to broadcast over Station WMAQ over the NBC network. They worked out a questions and answers script which brought out several interesting fire prevention points of general interest.

Bugbee Tells About Field Service

Percy Bugbee, assistant managing director, explained the work of the N. F. P. A. field service, which keeps the group in constant touch with fire loss situation in all cities of over 200,000 population. When correspondence with contacts in any city reveals an unfavorable situation, men are sent there to investigate and to suggest remedies. Excellent results have been produced in many localities in removal of conflagration hazards and increasing efficiency of fire department work. Smaller cities are reached regularly by the Volunteer Firemen, a monthly publication sent out to paid and volunteer fire departments in the United States and Canada.

Mr. Bugbee told of two special ap-

peals issued to cities last year. An attempt was made to interest fire departments in inspection of homes for fire hazards, and intelligent budget programs for replacement of wornout fire apparatus were urged for cities where depression economy measures resulted in fire department deterioration.

New problems in fire hazards confronting fire department were discussed by Chief Bogan, Baton Rouge, La., president International Association of Fire Chiefs. Handling of flammable liquids and gases in particular brings firemen face to face with dangerous and baffling situations. Chief Bogan acknowledged the value of the N. F. P. A. research on and regulation of these and other hazards, and expressed the hope that the work would be continued. He also explained the educational work by fire departments, especially among janitors and night watchmen. Such instruction is very important since these men often are in solitary charge of occupancies worth millions.

Sparks from the Meeting of Fire Protection Men

Ernest Palmer, Illinois director of insurance, who was scheduled to make the welcome address at the fire marshals section was forced to stay in Springfield where he was keeping a watchful eye on the state insurance code before the legislature. His assistant, Roy L. Davis, took over the assignment for him.

* * *

Harry K. Rogers, widely known as "Smoky, the fire clown," is about to begin his spring and summer swing of the country on which he will address thousands of firemen and school children. "Smoky" performs a clown act for the children, handles instruction work at state regional fire schools, and addresses civic clubs and other groups.

* * *

Indiana's state fire marshal, Clem Smith, and his men, are looking forward to an increase in revenue for their department beginning July 1. Starting then their revenue will be increased to three-quarters of 1 percent of fire premiums in the state. In addition to this increase of ¼ percent in their collections, the department will also begin collection of part of the premiums of Indiana companies, which was not done before.

* * *

The American of Newark was well represented by Stephen Parker, superintendent of improved risks, and E. A. Davis, manager of the automobile department; Robe Bird, western manager, H. B. Elmers, assistant manager, J. B. Andrews, superintendent of improved risks, and John G. McFarland, superintendent of agencies of the western office.

San Antonio Claim Men Meet

SAN ANTONIO, TEX., May 12.—The San Antonio Claim Men's Association heard reports from E. J. Mannie and T. G. Andrews, who attended the meeting in Kansas City for the organization of a national association. They outlined the purposes and objectives of the national association and urged that all independent claim men be brought into the state and local association to cooperate with the national group.

Slate O. E. Schaefer for President

NEW YORK, May 12.—The nominating committee of the New York Board suggests the following as officers for the new year: President, O. E. Schaefer; vice-president, J. J. Hoey; secretary, W. E. Gildersleeve, Jr.; assistant secretary, K. O. Gronau; treasurer, W. L. Chambers; assistant treasurer, W. C. Howe. The annual meeting will take place May 19.

"FREE RENT"

That sign is the stopper, which headlines The Alliance national advertising for May. It's enough to catch any reader's attention. Then as he reads he learns how Alliance Rental Value Insurance actually is free rent if a fire drives a person out of his home and makes him live elsewhere. It's a specific message about a specific, common need . . . and of course there's a specific solution.

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NEWS OF FIELD MEN

Davis Heads Iowa Blue Goose

R. W. Criswell Elected President of Fire Prevention Association at Annual Meet in Des Moines

DES MOINES, May 12.—At the annual meeting of the Iowa Blue Goose, E. H. Davis, state agent Home of New York, was elected most loyal gander, succeeding N. P. McGovern, St. Paul F. & M. Other officers are: Supervisor, L. A. White, Royal; custodian, J. W. Hull, Continental; guardian, J. H. Buntin, Fire Association; keeper, Roy S. Ingham, Hartford; welder, R. P. Osier, Norwich Union (reelected).

Preceding the Blue Goose meeting, the Iowa Fire Prevention Association elected these officers: President, R. W. Criswell, Automobile; vice-president, Roy C. Stone, Firemen's group; secretary, H. J. Lussem, Sun; assistant secretary, R. P. Osier.

More Are Initiated

Nine new goslings were initiated into the Iowa pond, including B. R. McCormick, American; Jack Zenor, Rain & Hail Bureau; W. F. Cook, R. J. Maurice and R. E. Van Gundy, Western Adjustment; T. R. McDonald and K. L. Lilja, Hartford; R. E. Rinard, National of Hartford, and R. W. Golfesh, National Board. The initiation ceremonies were under the supervision of Asa K. Lane, state agent Firemen's group, Fremont, Neb.

A memorial service was held for the late G. A. Holland, Des Moines general agent.

Several prominent executives attended the meeting, including A. F. Powrie, president; C. F. Thomas, secretary, and Wallace Rodgers, assistant manager Western Underwriters Association, and

R. R. Stone, assistant secretary Automobile of Hartford; E. A. Henne, Chicago, western manager America Fore.

Membership of the Iowa pond is now 150.

Wants Springfield Reservations

Harry J. Conklin, Reisch building, Springfield, Ill., is anxious that those intending to attend the Blue Goose golf outing and banquet at the Oakcrest Country Club near Springfield, May 20, notify him promptly. He is particularly concerned to hear from those Chicagoans who intend to be present. A large turnout is expected because the Illinois Association of Insurance Agents is holding its mid-year meeting at Springfield the next day. Mr. Conklin, who is special agent for the Firemen's, is croaker of the Springfield Blue Goose puddle.

Kansas City Blue Goose Rally

The annual meeting of the Heart of America Blue Goose will be held in the Hall building at Kansas City the afternoon of May 17. A buffet luncheon will be served at 5 p. m.

Cameron in Pennsylvania

R. A. Cameron has been appointed special agent by the American of Newark group in the eastern portion of Pennsylvania, which formerly was covered by Special Agent Carlson at Harrisburg, and also a portion of the Philadelphia suburban territory formerly handled by Special Agent Bristor. The western portion under Special Agent Dixon remains unchanged. Mr. Cameron had eight years' experience in rating association and field work. He is a graduate of Wharton School, University of Pennsylvania, and of the Insurance In-

stitute of America fire insurance course. He will be located at 135 South Fourth street, Philadelphia.

Ohio Inspections

The Fire Prevention Association of Ohio will inspect Newark, O., May 18. J. Burr Taylor, St. Louis, Western Actuarial Bureau, will speak at a luncheon and to school children and R. B. Criswell, Ohio Inspection Bureau, will give a demonstration of home fire hazards and talk on fire prevention.

Painesville and Fairport will be inspected May 20. Harry K. Rogers, Western Actuarial Bureau, and Mr. Taylor will speak.

To Have Illinois Meeting

There will be a meeting in connection with the Business Development program the afternoon of June 9 at Lake Wawasee, Ind., preceding the annual meeting of the Illinois Fire Underwriters Association June 10. A special farm committee has been named to work with this program, consisting of O. C. Hay, National; S. M. Cahn, Aetna Fire; F. W. Linahan, Hartford Fire; M. L. Forrest, America Fore; Paul C. Johnson and G. D. Hiltabrand, Home.

Hart Leaves Insurance

H. C. Hart, special agent Cobb & Stebbins, general agents in Denver, has resigned to go into a new line of work. He is taking over a territory in Texas for the Western Electric Co. He has been active in the mountain field for years and was formerly with the old Schuyler general agency, which went out of existence a few years ago on the death of Mr. Schuyler.

Virginia Field Club Meets

The annual meeting of the Fire Insurance Field Club of Virginia is being held this week at Virginia Beach. J. N. Jacobs, state agent Commercial Union group, Richmond, who has served two years as president, was slated to be succeeded in that office by F. H. Spencer, state agent, Springfield Fire & Marine, who has been vice-president. R. F. Rushin, Home of New York, is secretary.

Western New York Party

The Western New York Field Club, composed of field men with headquarters in Rochester, will have its annual spring party there May 27. It will be a farewell party to A. J. Halsey, veteran state agent of the America Fore, who is being transferred from Rochester to Buffalo.

It is expected that many field men and home office men who will be in Syracuse for the convention of the New York Association of Local Agents will go to Rochester for the party.

Field Men Hear Warden

W. B. Healey, warden of the Luzerne county prison, addressed the meeting of the Anthracite Field Club at Wilkes-Barre, Pa. The annual outing will be held in June.

State Agent McDonald Resigns

G. W. McDonald of Denver, state agent of the Scottish Union & National, has resigned and plans to go into the local business in that city.

Tennessee Field Meeting

The Tennessee Fire Underwriters Association will hold its annual meeting at the Lookout Mountain hotel, Lookout Mountain, Chattanooga, June 9-10 instead of Signal Mountain as originally stated.

Parker to Little Rock

A. L. Parker has returned to Little Rock from San Antonio, Tex., as special agent for eastern Arkansas of the American Fire and American Indemnity.

Big Ceremonies at Fresno

Blue Goose members from all sections of California are heading toward Fresno

for a big two-day ceremonial, outing, banquet, barbecue and general "blow-out," May 14-15. The Fresno puddle is staging the affair. The San Francisco and California (Los Angeles) ponds will put on joint ceremonies.

Horras Goes to Missouri

Crum & Forster announce the appointment of G. D. Horras as special agent and engineer in Missouri.

He is a graduate of the fire protection engineering course of Armour Institute, and has been with the Oklahoma Inspection Bureau for the past six years. He will work under the supervision of State Agent G. O. Smith and is moving to Kansas City, Mo., where he will office at the Crum & Forster headquarters, 503-4 Sharp building.

Syracuse Club Quits for Summer

The weekly luncheons of the Syracuse Field Club have been suspended for the summer months. At the last meeting President P. D. Fogg appointed a committee headed by W. E. Hamilton, Commercial Union, to arrange for the fall party which will mark the opening of next year's season in September.

Mexico Movies in San Francisco

Movies of scenes and places of interest in Mexico were shown at the San Francisco Blue Goose meeting Monday. J. I. Thomas, Pacific Board, presided.

Texas Field Man Resigns

O. H. Remmert, Houston, Tex., special agent for Belknap & Wheeler of Dallas, has resigned.

CHICAGO

CHICAGO FIRES DECREASE

In April the number of fires in Chicago decreased 17 percent under April a year ago and 15.4 percent compared with April, 1935, according to the Chicago fire insurance patrol. There were 544 fires during April. The first four months there were 2,709 fires compared with 3,455 the same period of last year, a decrease of 21.4 percent. The heaviest fires in April were the Morris Bass Furniture Company and Standard Fuel & Furnace Oil Co. plant at 420 West 37th street.

* * *

BORCHERS HEADS ADJUSTERS


A. H. Borchers, independent adjuster of Chicago, was elected president of the Insurance Adjusters Association of Chicago at the annual meeting. He was vice-president, and succeeds W. H. Rothermel, Jr., independent adjuster.

Other officers are: H. M. Moore, Underwriters Adjusting, vice-president; Robert Beatty and W. L. Heintz, Western Adjustment, respectively secretary and treasurer. Mr. Moore has been secretary and L. J. Shaw, independent adjuster, was treasurer. It was reported 18 new members were secured in the year. An outing will be held in June.

* * *

SUPPLEMENTAL POLICY FOR FARMS

The Farm Insurance Association expects in due season to have worked out a satisfactory plan so that the supplemental contract can be applied to farm property. Almost all farm policies are the combined contract covering windstorm and fire. In a number of states hail is also automatically included in the tornado policy. In states which do not permit this combination farm agents urge that hail endorsement be purchased. While the rest of the supplemental coverage, airplane, automobile, explosion and smudge may seem rather remote, yet farm agents desire to have this coverage to submit if it is desired, this being especially true with the large premium properties. It is expected that these additional coverages will be added to the present combined contract. While the basis of the supplemental coverage



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AMERICAN EAGLE FIRE INSURANCE CO.
CONTINENTAL INSURANCE COMPANY
FIDELITY-PHENIX FIRE INSURANCE CO.
FIREMAN'S INSURANCE COMPANY
GLENS FALLS INSURANCE COMPANY
HANOVER FIRE INSURANCE COMPANY

AFFILIATED COMPANIES

COLUMBIA FIRE INSURANCE COMPANY
COMMERCE INSURANCE COMPANY
CONCORDIA FIRE INSURANCE COMPANY
DIXIE FIRE INSURANCE COMPANY
FIRST AMERICAN FIRE INSURANCE CO.
FULTON FIRE INSURANCE COMPANY
GIRARD FIRE & MARINE INSURANCE CO.
MARYLAND INSURANCE COMPANY
MECHANICS INSURANCE COMPANY
MILWAUKEE MECHANICS INSURANCE CO.
NATIONAL BEN FRANKLIN FIRE INS. CO.
NIAGARA FIRE INSURANCE COMPANY
SUPERIOR FIRE INSURANCE COMPANY

Western Department
Insurance Exchange Bldg.
CHICAGO, ILL.

Pacific Department
340 Pine Street
SAN FRANCISCO, CALIF.

Southern Department
Canal Bank Bldg.
NEW ORLEANS, LA.

Northwestern Department
Colman Bldg.
SEATTLE, WASH.

as used in recording business differs somewhat from farm, it is thought that the rating authorities can work out a program that will be satisfactory.

* * *

LOSS MEN WILL MEET

The Western Loss Association will meet May 18 in Chicago. Discussion of proposed changes in the extended coverage endorsement will be continued and members will go over the final draft of suggestions for adjusters.

Copies of these will be printed through cooperation of the Cook County Loss Adjustment Bureau, Western Adjustment and Underwriters Adjusting.

* * *

MILL & ELEVATOR MEETING

All officers were reelected at the annual meeting of the Mill & Elevator Conference in Chicago. W. G. Martin, America Fore, is president; H. W. Donnan, Hartford, is vice-president; G. C. Peterson, Royal, secretary, and H. G. Freitag, National, is treasurer.

* * *

BOARD OUTING JUNE 8

June 8 has been selected as the date for the annual golf outing of the Chicago Board. The place has not been decided upon. J. K. Walker is chairman of the committee in charge.

* * *

LOSS PROCEDURE MANUAL

The memorandum on loss procedure which a special committee of the Western Loss Association is preparing is expected to be helpful in eliminating points of trouble that are frequently experienced. There are some complete, well conceived manuals for loss adjusters in existence but the loss association desires to emphasize particularly those delinquencies on the part of adjusters that most frequently cause annoyance and delay in completing settlement. The loss superintendents seemed to have in mind particularly the necessity of adjusters getting estate papers in proper shape when they are on the scene.

* * *

MARSH & McLENNAN TITLES

At the annual meeting of Marsh & McLennan, Inc., D. R. McLennan was elected chairman of the board and Charles Ward Seabury, president. This change is entirely an organization matter, with no significance other than a desire on the part of Mr. McLennan to give recognition to Mr. Seabury, who has been a ranking vice-president since the agency was incorporated. So far as the relationship of these men to the corporation is concerned, there will be no change whatever, nor any lessening of their activities.

Mr. Seabury became associated with the firm in 1896 when the agency was known as R. A. Waller & Co. and has been continuously connected with it. Mr. McLennan became interested as a partner in the agency Jan. 1, 1905, through a consolidation with his firm, when the name was changed to Burrows, Marsh & McLennan. In 1907 Mr. Burrows retired and the firm became Marsh & McLennan.

Both men have long been well and favorably known to the insurance business throughout the country.

* * *

SIXTY-FIVE YEARS OF EXPANSION

The observance of George W. Blossom's 50th anniversary with Fred S. James & Co., at a dinner in Chicago, May 21 marks another step in the firm's 65 years of progressive success. When the great Chicago fire of 1871 left the city devastated, Fred S. James, who had been associated with his brother, Alfred James, in the insurance business in Chicago, saw the need for efficient insurance service in the rebuilding of Chicago and in 1872 opened his own insurance agency in a "below the sidewalk" office on LaSalle street.

From that humble beginning Fred S. James & Co. rapidly expanded. For many years it has maintained offices in Chicago, New York and San Francisco to handle its country-wide brokerage

business. The James organization has pioneered in the development of agency service and for years successfully managed several outstanding fire insurance companies. Early in its career the agency established an underwriting department, later adding an efficient engineering and inspection service. Today trained engineers and inspectors are traveling in every state in the union providing expert fire prevention and safety service to assureds. Several important forms of coverage now in general use were conceived and developed by this organization. It has no small number of policyholders who have been on its books over half a century. In the conviction that both policyholder and insurance company were thereby best served the agency always has attached much importance to proper underwriting and careful selection of risks.

George W. Blossom, who is to be honored by his partners May 21, is now chairman of the board of Fred S. James & Co. His able associates are: W. E. Higbee, Charles Buresh, George W. Blossom, Jr., Karl D. King, Francis R. Blossom, Elmer J. Schafer, W. H. Stevens, A. M. Jens, and J. C. Griswold.

The H. F. Ladusan agency, Garber, Okla., has been sold to L. L. Long.

Davis Tells Chicago Men the Need for Uniformity

Roy L. Davis, assistant insurance director of Illinois, was the guest speaker at the quarterly meeting of the Chicago Insurance Agents Association Monday noon. He voiced the belief that an effort should be made at all times to promote uniformity in insurance legislation and supervisory procedure. The zone examination plan recently decided upon by the National Association of Insurance Commissioners, according to Mr. Davis, is a step in the right direction. He said the Illinois department is gratified to find that the insurance code bill, just introduced in Pennsylvania, follows in many respects the provisions of the proposed Illinois code. Unless a greater degree of uniformity is attained, Mr. Davis said there is the possibility of federal control.

The insurance business, according to Mr. Davis, must always be alert to assume its responsibilities. Unless it does so, it may be converted from a quasi-public institution to a function of the state. As an example of what he meant, he referred to the bill that was introduced in Illinois to create a monopolis-

tic state fund for writing workmen's compensation and occupational disease liability. That legislation was headed off only when the companies got together and agreed on legislation to take care of the O. D. situation in the state.

H. E. Reeves Presides

H. E. Reeves, Joyce & Co., presided. He is head of the association. J. K. Walker, Moore, Case, Lyman & Hubbard, reported as chairman of the nominating committee. Four new directors were elected, they being F. S. Bankhardt, Osborn & Lange; Oscar Pofe, Hamilton Loeb, Eliel & Loeb, and G. R. Bowman, R. A. Napier & Co.

W. H. Stewart, president Illinois Association of Insurance Agents, urged the Chicagoans to attend the mid-year meeting of the state association in Springfield May 21. A. C. Resek, special deputy of the insurance department, spoke briefly. He said he had detected a great improvement in the insurance business in the past four years. When the Chicago office of the department was opened four years ago, he said, the time of two men was needed to listen to complaints concerning unethical and improper practices of brokers and agents. Today such complaints are very rare.

DEPENDABLE

Since 1849



The SPRINGFIELD GROUP OF FIRE INSURANCE COMPANIES

Geo. G. Bulkley, President

SPRINGFIELD FIRE & MARINE INSURANCE CO. . . SPRINGFIELD, MASS.
CONSTITUTION DEPARTMENT SPRINGFIELD, MASS.
SENTINEL FIRE INSURANCE COMPANY . . . SPRINGFIELD, MASS.
MICHIGAN FIRE & MARINE INSURANCE COMPANY . . DETROIT, MICH.
NEW ENGLAND FIRE INSURANCE COMPANY . . PITTSFIELD, MASS.

Kurth Is Chairman, Smith President

(CONTINUED FROM PAGE 5)

They appreciate he has been a hard worker all his life, and it will be difficult to break the habit.

His rise to dominant rank is the result of plugging, plus an analytical mind and a determination to master every phase of the business.

When he joined the staff of the Home in 1902, after 10 years service with the Scottish Union he was given charge of the Canadian field, and later of the Pacific

Coast territory as well; work that would have sufficed for the ordinary underwriter, but which Mr. Kurth supplemented through branching into the accounting phase of the business, working night after night in the preparation of the Home's annual statements, learning the relationship of each item to every other. As a result no manager has a keener understanding of statement figures than he. Looking for further worlds to conquer, he was mainly responsible for the launching of the American Foreign Insurance Association, and still later for organizing the Insurance Executives Association. The idea and title of the latter body were his suggestions.

Selected Men Carefully

Once convinced of the merit of a proposition he drove ahead until it was accomplished. Yet another faculty Mr. Kurth possesses and which contributed to his advancement, is his ability to pick competent aids. Since his assumption of the presidency he rearranged the head office and largely the field staff of the companies, filling the places of those who retired or died, with young and ambitious men, inspiring them to put forth their every effort, assured that merit would be recognized and rewarded. As a consequence the staff of the organization both in age and ability is such as to insure the future wellbeing of the companies. Those who through advanced age or infirmity were forced to retire, were fittingly remembered.

That Mr. Smith would succeed Mr. Kurth when the latter elected to retire, had been taken for granted by the fraternity. The two have many of the same characteristics and each has complete confidence in the ability and integrity of the other. A native of Philadelphia, 47 years of age, Mr. Smith's initial underwriting training was at the head office of the Franklin Fire. Later he became special agent for the company in Kentucky and Tennessee, again in Georgia, and still later in eastern Pennsylvania. His appointment as manager for Philadelphia and the suburban territory came in 1915. Five years thereafter he was appointed secretary of the Franklin, and further advanced to a vice-presidency in 1923. Having developed the business of the Home group in the Philadelphia territory to a notable degree Mr. Smith was called to the head office of the Home in 1929 and elected vice-president and secretary.

Had Eastern Jurisdiction

For several years he had charge of the eastern business. He assumed jurisdiction over the southern territory as well last December following the retirement of Vice-president F. E. Burke. Active in association affairs Mr. Smith is past president of the Eastern Underwriters Association, and is now vice-president of the Inland Marine Underwriters Association. Cordial in manner, vigorous in advocating measures he believes in, yet tolerant of the opinions of those who differ with him, Mr. Smith is exceedingly popular.

The proposed retirement of Mr. Kurth from the presidency and the election of Mr. Smith as his successor was a closely guarded secret until its accomplishment, when the junior officers were called to the executive floor Monday afternoon, and apprised of the event. No previous hint of the move had leaked out.

With his retirement as president Mr. Kurth will withdraw as a member of the different regional bodies of which he has been associated. He will retain, however, his directorship in the Insurance Executives Association.

Stocker on the Circuit

H. C. Stocker, automobile and inland marine secretary Northern of London, at the United States head office, has been conferring with the state and special agents throughout the middle west. He visited Cincinnati, Louisville and Chicago. After going to Michigan he will return to the New York head office.

Horine & Reid, Eaton, O., have purchased the agency of A. B. Miller at Eldorado, O.

Will Assume Charge of B. D. O. Field Activities



A. R. MENARD

NEW YORK, May 12.—A. R. Menard of Macon, Ga., will early in June become associated with the Business Development Office, taking charge of its field activities. He will bring to his new duties a broad insurance experience that should prove most helpful. For the past 20 years he has been vice-president of the Macon firm of Murphy, Taylor & Ellis. Before that he was in life insurance work. He served two successive years as president of the Georgia Association of Insurance Agents, and had been active in work of the National association, Southern Agents Conference and the Macon local board.

Sommers Is Slated for the Presidency

(CONTINUED FROM PAGE 3)

he has held for the past 16 years. Again assuming established precedent is observed, F. D. Layton, president National Fire of Hartford, will advance from chairman of the executive committee to vice-president, thus bringing him directly in line for the presidency two years hence.

The executive committee elects its own chairman, usually a month following the annual meeting.

Mallalieu Certain of Retention

That W. E. Mallalieu, whose election as general manager began in 1910, will be reelected is needless to say. He knows, as none other does, how to keep the complicated machinery of the National Board working smoothly and effectively. With Mallalieu at the helm, officials realize the organization will pursue a straight course wholly regardless of changing economic or industrial conditions.

On the evening of May 27, the National Board day dinner will take place at the Hotel Pierre, and as in former years will be without set program, the only address scheduled to be that of H. H. Heimann, executive manager National Association of Credit Men.

Companies Are Disconcerted by Action in St. Louis

(CONTINUED FROM PAGE 3)

In the event members refuse to resign companies represented by Marsh & McLennan-Case, Thomas & Marsh, they will be expelled.

There has been no conference among companies outside of informal conversations as to the situation but executives are plainly at sea. The office in St. Louis represents a number of high grade companies, many having been in the

agency of which it is a successor a long time. Companies receive large brokerage business from Marsh & McLennan. It is sent out for counter signature to resident agents.

The notices sent out in regard to the offending agency went to offices representing 24 companies that have in all 123 agency connections in St. Louis.

Marsh & McLennan-Case, Thomas & Marsh take the position that Case, Thomas & Marsh have a perfect right to transfer their class 1 membership to the Missouri corporation. It was the contention, however, of the executive committee of the St. Louis Fire Underwriters Association that Marsh & McLennan is a non-resident organization and could not hold membership directly or indirectly in the association.

Naturally the legislation of the Western Underwriters Association is affected by this move as a number of companies that are members are represented in the agency under dispute.

Some of the executives here state that the St. Louis Fire Underwriters Association has placed the cooperating companies in a very embarrassing predicament. They are inclined to criticize the executive committee at St. Louis for precipitating this crisis, feeling that chaos may ensue.

COMPANIES

Takes Over Texas National

National Reserve Fire Reinsures All the Outstanding Business of the Galveston Company

The Texas National of Galveston is retiring from business. It was owned entirely by the late Shearn Moody, who was executive vice-president of the American National Life and head of the Texas National.

The National Reserve of Dubuque, running mate of the Dubuque Fire & Marine, has reinsured all the outstanding liability of the Galveston company. Moody, Webb & Co., of Galveston are Texas general agents for both companies. Arrangements are now being made by the National Reserve to absorb the existing agency contracts of the Texas National in order to preserve its organization. The National Reserve has assets of \$2,499,430, premium reserve \$1,020,905, capital \$500,000, net surplus \$629,294. The Texas National has \$250,000 capital, \$709,441 assets, \$190,214 premium reserve, \$239,447 net surplus. The Security National was under the same management as the Texas National.

Want to Change Rossia's Name

The insurance committee of the Connecticut legislature has approved an amendment to the charter of the Rossia, changing its name to the Northeastern Insurance Company. If finally approved by the legislature, the change will be brought before the stockholders at a special meeting or at the annual meeting next March.

New St. Louis F. & M. Directors

At the annual meeting of stockholders of the St. Louis Fire & Marine, three new directors were elected: L. T. Block, president Utilities Insurance Company; W. C. Ploeser, president Marine Underwriters Company, and G. M. Berry, president Berry Motor Car Company.

The Southern Fire of Durham, N. C., has been licensed in Iowa for reinsurance only.

Toledo Educational Forum

An educational forum is to be conducted by the Toledo Association of Insurance Agents May 25. Round table discussion will start at 4 p. m. Dinner will be served at six and the forum will be resumed thereafter.

The Mutual Boiler has been licensed in Tennessee.



A Success Story

This is a case history of how a local agent increased his premium income 35% in a year.

A Boston agent† had a fine opportunity in a city of 25,000. The agency was composed of three well-known and popular men, and there were four solicitors in the office. All worked hard and had good ideas. Competition was not severe and many other things were in their favor. But daily work was never planned. Advertising was more or less routine. And results were not what they wanted to get.

Finally, this agency told us they would like us to study their agency and prepare a "Plan of Progress" for them. They filled out our confidential agency survey questionnaire, and our Research Division immediately started its detailed analysis of the agency's set-up and opportunities. The findings indicated the character of the sales and advertising plan needed.

The agency followed their "Plan of Progress" closely—with the following results. They found an "abundance of help" for their daily work. They found the definite plan of calling on prospects that we suggested considerably more productive than the way they had been working. The direct-by-mail plan we suggested brought them new business. The detailed plan enabled them to use the specialty lines of insurance to obtain substantial volume.

In fact, at the end of the year, they found they had increased their business 35%.

This is not an exceptional case. Send the coupon below for a copy of the booklet, "Planned Progress," describing this advisory service in detail.

† Name on request.

Boston Insurance Company,
Old Colony Insurance Company
87 Kilby Street, Boston, Massachusetts.

I am a NATIONAL UNDERWRITER reader. Please send me without obligation or expense your booklet "Planned Progress."

Name.....

Street.....

City or Town.....State.....

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VIEWED FROM NEW YORK

By GEORGE A. WATSON

WILL SUPPLY LUCAS BOOKLET

The North British & Mercantile has published and will supply to all interested copies of Julian Lucas' booklet explaining the provisions of the New York standard fire policy, of which he has made an exhaustive study. As one of the veteran brokers of New York City, being president of the firm of Davis, Dorland & Co., and also president of the National Association of Insurance Brokers, Mr. Lucas has long been recognized as one of the clearest thinkers in the brokerage fraternity. His insurance library is credited with being about the most complete in the city. The North British is located at 150 William street, New York City.

MUTUALS AT 60 JOHN

New York offices of the Improved Risk Mutuals and of the associated Sprinklered Risk Mutuals, of which Fred A. Rye is general manager, are now located at 60 John street, having been removed from 75 Fulton street.

BANQUET FOR S. D. ROSEN

To evidence their appreciation of the valuable service rendered the brokerage fraternity in a number of directions in recent years by S. D. Rosen, his friends will tender him a testimonial dinner, at the Hotel St. George, New York City, May 25. Mr. Rosen, who is unit manager in the C. B. Knight agency of the Union Central Life there, was formerly, president of the Independent Brokers' Association, and is now chairman of its executive committee.

HAS FORUM DISCUSSIONS

Brokers of New York City, whether members of the General Brokers' Association of the Metropolitan District or not, will be free to attend the meeting of the body at its headquarters, 60 John street, this week, and to participate in the open forum discussions, which have proven so popular a feature of former gatherings. The association is steadily working for the elevation of ethics in brokerage ranks, and deserves support of its efforts.

ROSENBLUM WITH "ADVOCATE"

Leo Rosenbloom, on the staff of the "Eastern Underwriter" for two years covering New York City brokerage assignments, has gone with the "Insurance Advocate" of that city as an equal partner. E. W. Roberts is managing editor and A. G. Hall, editor. In July, 1934, Mr. Rosenbloom resigned from the "Insurance Advocate" to make an extended visit in Australia. He has a large acquaintance with the brokers in the New York City area.

WOULD INCREASE THE MINIMUM

The New York Fire Insurance Exchange and New York Fire Insurance Rating Organization are considering a proposal to introduce a higher scale of minimum premiums. The executive committee of the exchange passed along the suggestion that the minimum premium for a one year policy be \$5, for three years \$7.50 and for five years \$10. At first the proposal was to increase the minimum only in New York. At present the minimum there is \$5, having been increased from \$2.50 several years ago when Albert Conway was insurance superintendent.

Another proposal that has been advanced is to make a charge of 50 cents or \$1 for endorsement.

Both proposals are being debated at length.

SPRING TOURNAMENT JUNE 22

The Underwriters Golf Association of New York will hold its annual spring tournament at the Knollwood Country Club, Elmsford, N. Y., June 22. With

a membership of 80 composed largely of fire, marine and casualty company officials, the association is one of the oldest insurance golfing groups in the country. R. R. Martin, United States manager Atlas, is president; W. B. Rearden, vice-president Firemen's, vice-president, and C. A. Rich, vice-president Russia, secretary.

FIREMEN'S IN NEW QUARTERS

The Firemen's of Newark has leased for its metropolitan office space in the Golden Hill building, 111 William street, which now houses the Globe & Rutgers, Union of Canton and American Home.

OPPOSE POLITICAL DICTATION

Four New York brokers associations joined in an appeal to Chairman M. N. Buckner of the executive committee of the New York World's Fair, 1939, to disregard political dictation, if attempted, in placing insurance upon fair properties. They urge instead that the services of the special committee created by the affiliated broker bodies be utilized.

N. Y. BLUE GOOSE GOLF OUTING

The New York City Blue Goose will meet at the Suburban Golf Club, Union, N. J., May 24. Games on the links will be followed by a dinner and a business session in the evening.

BROOKLYN BROKERS DINNER

The annual dinner of the Brooklyn Insurance Brokers Association was held Tuesday evening with Superintendent Pink of New York and R. V. Ingersoll, Brooklyn borough president, as the speakers.

R. B. MITCHELL'S FATHER DIES

Frank J. R. Mitchell, father of Associate Editor R. B. Mitchell of THE NATIONAL UNDERWRITER in New York, died in New York Tuesday of this week shortly after undergoing an operation. He was 64 years of age. Funeral services will be in Paris, Ill., Friday. Mr. Mitchell was prominent in the affairs of Phi Delta Theta fraternity, being the alumni commissioner and editor of "Scroll" magazine. He was formerly a national president of that fraternity. For a good many years he was in the banking business in Santo Domingo and New York. In Santo Domingo he was president of the Banco Nacional. He was a member of the war trade board at Washington in 1918.

CENTRAL BUREAU ELECTION

John H. Grady, assistant U. S. manager of the General Accident, has been elected chairman of the joint committee of the Central Bureau of New York. W. J. Reynolds, vice-president of Corroon & Reynolds companies, is the new vice-chairman.

American Druggists' Head Dies

Charles H. Avery, 86, president of the American Druggists Fire of Cincinnati since its organization 30 years ago, died at his home in Altadena, Cal. Mr. Avery retired as Illinois state agent of the company in 1927. He was a native of Connecticut. Mr. Avery was prominent in the retail drug and pharmacy business. He was president of the Chicago Retail Druggists' Association a number of years and a member of the Illinois Board of Pharmacy. He engaged in the retail pharmacy business at Belvidere, Ill., in 1870.

Hoover & Diggs Get G. & R.

The Hoover & Diggs Co., one of the long established agencies of Pittsburgh, has been appointed western Pennsylvania general agent for the Globe &

Rutgers, all local representatives throughout the territory to report to it.

W. E. Baldwin Is Feted

W. E. Baldwin, America Fore Canadian manager, was feted at a party in Montreal in recognition of his 25 years anniversary in the service of that organization. C. W. Pierce, vice-president at the head office, went to Montreal and invested Mr. Baldwin with a gold badge of the quarter century service club. The staff presented Mr. Baldwin with a grandfather's clock. Mr. Baldwin went to Canada from England in 1900. He served with several companies and then

in 1912 became special agent for the Fidelity-Phenix. He became manager for Canada and Newfoundland for the Continental, Fidelity-Phenix and associated companies in 1915.

Named to Head Women

Mrs. Ruth Boyd was elected president of the Insurance Women's Club of Dallas at a luncheon meeting. Other officers elected are Mrs. Jessie Belle Vinson and Miss Novelle Snow, vice-presidents; Miss Elsie Faulk, secretary; Miss Helen Kerr, treasurer, and Miss Laura Lotzenhiser, publicity chairman and corresponding secretary.

"WE'VE TRIED IT," said Mr. Gamwell, "AND KNOW IT WORKS"



CLINTON T. GAMWELL

" PRACTICAL PROSPECTING is a sure method of increasing premium income. We've tried it and know it works," said C. T. GAMWELL, co-founder and head of the thirty-three-year-old Gamwell & Ingraham Agency, 615 Industrial Trust Bldg., Providence, R. I.

Here is an honest-to-goodness prospecting plan that will help you to better work and better income as it is helping those now using it.

When you review PRACTICAL PROSPECTING you are going to experience a succession of pleasant surprises. You will have unfolded before

you step by step a sure method of increasing premium income for your agency. You will see how easily it fits into your agency work, and how thoroughly it enables you to plan so you will get maximum results from your efforts.

It is tested, up-to-date, practically helpful.

Use the coupon below to find out for yourself how PRACTICAL PROSPECTING charts a clear course to a bigger income for you.

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MILLERS NATIONAL INSURANCE CO.

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I SHOULD LIKE TO HAVE complete information on PRACTICAL PROSPECTING. Without incurring obligation on my part please arrange to lay this complete sales plan before me.

Name

Address

City State.....
N. U. 13

EDITORIAL COMMENT

Want Sole Responsibility

THE wrangle that has developed in the Oklahoma insurance board is another indication of the folly of not regarding the insurance department on an equality with other bureaus in the state and putting it in charge of one man as commissioner, who can be held responsible. Wherever there is dual responsibility or where the department is subordinated to a director who has under his jurisdiction probably two or three other departments, dissatisfaction almost invariably has resulted.

The business of supervising insurance is a major one. It requires responsibility of the highest order. Where a commissioner is a lieutenant of someone else or his responsibility is divided with a commission or board, there is always confusion, lack of unity and harmony. Some years ago Illinois placed its insurance department under control of the director of trade and commerce. After the experiment it was soon discovered that a serious error had been committed.

The legislature wisely restored the insurance department to its former position and put it in direct charge of a commissioner. In so important an undertaking as insurance, state supervision should be not only efficient but there should be some one person held responsible.

In Oklahoma the three members of the Oklahoma insurance board are all excellent men. Any one would make an excellent commissioner. The commissioner is elected by the people. The other two members are appointed by the governor. It often happens that there is a conflict of political affiliation in this varied complexion. There is no insurance department that is subordinated to a director or no state insurance board composed of two or more people that functions as successfully and efficiently as it would if the commissioner is directly responsible to the governor or to the people. We should be able to place a finger on one man.

Independent Adjusters' Action

THE organization of the NATIONAL ASSOCIATION OF INDEPENDENT ADJUSTERS is the result, no doubt, of the effort on part of bar associations to force insurance companies to employ attorneys where claim work is involved. The independent adjusters throughout the country constitute a goodly number of reputable, intelligent and successful business men. They are fully acquainted with insurance contracts, have had long experience in dealing with claimants and they can be relied on to give the

public fair dealing in all transactions.

Well trained and competent adjusters are far more efficient in loss work than a man who has simply had legal training. There may be at times some legal phases come up in the interpretation and application of contracts. Professional advice can then be secured. Far more important to the public, however, is the ability of adjusters to apply the contract thoroughly and equitably. The new organization starts out auspiciously and is in wise hands.

Should Go to Meetings Prepared

MUCH valuable time would be conserved if all members of association committees informed themselves in advance of the purpose of meetings and of the current situation in connection with the matter under discussion. Too often committee-men are unprepared and time and effort is consumed in reviewing background material for their benefit. Differences in practice of companies in connection with gatherings is pronounced. Some insist

that their representatives get all possible advance knowledge as to the subjects slated for review, check up carefully on what has taken place previously and so be in position to act quickly and positively. Other offices seem careless and their representatives go to meetings poorly informed. Their failure to post themselves is a discourtesy to the others on the committee who have taken the time and trouble to prepare themselves.

Getting Clear on Use and Occupancy

LOCAL agents see real opportunities today in soliciting use and occupancy insurance inasmuch as a number of enterprises are now making money and are greatly interested in maintaining a continuous record so that there will be no interruption on account of fire, wind-

storm or other hazard where business interruption insurance is written. Some agents regard this as a complicated sort of coverage beyond ordinary understanding and therefore give little attention to it. Fortunately for the trade at large W. S. FOSTER of Chicago, former

assistant manager in the western department of the NORTH AMERICA, and one of the great authorities on use and occupancy in the country, has issued a new book, "Consequential Coverages" sold by THE NATIONAL UNDERWRITER. He had written a previous book entitled "Removing the Mystery from U&O Insurance." This work is not technical but it is decidedly informative and is written so that the wayfarer can understand. Mr. FOSTER is a veteran underwriter and therefore he speaks ex cathedra.

We commend this book to anyone in the business who desires to gain more information about not only use and occupancy but other consequential coverages which Mr. FOSTER presents in this volume. It only costs \$2. It is a work that should be on the desk of everyone having to do with this form of protection. In connection with the book Mr. FOSTER answers a number of questions and solves problems that constantly come up concerning the underwriting and selling of this indemnity.

PERSONAL SIDE OF BUSINESS

R. R. Martin, U. S. manager of the Atlas, sailed last week on the "Queen Mary."

Rollin M. Clark, who resigned as first deputy of the New York insurance department, has now taken up his new work in Chicago as assistant comptroller of the Continental Casualty and Continental Assurance. He has taken a residence at 1041 Locust Road, Wilmette, a Chicago suburb, in the Indian Hill estates. Mr. Clark joins his former associate with the New York department, Joseph Bill, who was deputy superintendent in charge of the liquidation department, who is now attorney for the Continental Casualty.

Franklin W. Fort of Newark, vice-president of the Eagle Fire of New Jersey, will be the speaker May 19 before the insurance committee of the New Jersey Association of Credit Men.

Mr. and Mrs. Nay Cochrane, Cincinnati, have returned from their wedding trip in the east. Mr. Cochrane is special agent for the Northern, of New York. Before her marriage Mrs. Cochrane was Miss Elvira Nead.

Mr. and Mrs. George W. Neare, Cincinnati, sailed on the Rex for a two months' European trip, which includes England, France, Switzerland and Italy. They plan to return on the Queen Mary. Mr. Neare is a partner in Neare, Gibbs & Co., well known Cincinnati agency.

Morton T. Jones, president Kansas City Fire & Marine, and Mrs. Jones are in Europe, visiting Switzerland, Italy and other countries. Mr. Jones spent some time with Lloyds of London while in the latter city.

John A. Hartigan of St. Paul, supervisor of agencies of the Equitable Life of New York, and a former Minnesota commissioner, who spent nearly 10 months in a St. Paul hospital, is now gradually recovering at his home there.

J. Frank Rourke, president of the National Appraisal Co., of Boston, since its inception 30 years ago, died at home in West Roxbury, Mass., following a long illness.

W. H. Gibbons of Edward Brown & Sons, San Francisco, general agency, the Pacific Coast, has just celebrated his 52d anniversary with that organization. He started with the firm when it was known as Brown, Craig & Co.,

his duties as a clerk included copying daily reports, running errands, etc. Mr. Gibbons, who will celebrate his 70th birthday next October, is author of "The Insurance Agents' Manual" and a frequent contributor of articles on underwriting.

C. T. MacDonald, 48, for many years with Gilmour, Rothery & Co., of Boston, and the past 18 years member of the firm of Crosbie & MacDonald, died at his home in Belmont, Mass.

Hart Darlington, U. S. manager of the Norwich Union, and Mrs. Darlington sailed on the Aquitania for England Wednesday. They will be away about a month.

W. R. Ruegnitz, head of the automobile and inland marine department of the Buffalo, was in Chicago this week en route from a trip to the Pacific Coast. The company maintains a coast department at Los Angeles which he visited.

Gen. George E. Leach, former mayor of Minneapolis, who retired as major general in the United States army as head of the national guard in December, 1935, made a surprising run as candidate for mayor in Minneapolis Monday. There were two Farmer-Labor candidates. Mr. Leach seems to have received about twice as many votes as both his opponents. There will now be a run-off June 14. General Leach served as mayor of Minneapolis four terms, from 1920 to 1928, being elected as a Republican. He is a brother of Secretary Walter C. Leach of the Minneapolis Fire & Marine and he formerly was in the northwest field for the Norwich Union Fire. General Leach made a quiet campaign without any spectacular features but evidently captured the conservative vote.

Bob Feller, sensational young pitcher now with the Cleveland Indians of the American Baseball League, was sponsored by the Farmers Union Life of Des Moines. He went with the Farmers Union Life when he was 15 years of age and joined its amateur baseball team. He helped the company win the state championship that year and assisted in its qualifying for the national amateur tournament in Dayton, O., in September, 1935. At Dayton he received his first defeat and lost to the Battle Creek, Mich., team one to nothing after striking out 18 men.

Bob Feller is at home this week at Van Meter, Ia., doing intensive "boning"



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to pass his examination so that he can graduate from the high school there Friday night. He is 18 years of age and is spending this week on his father's farm. He was greeted at the municipal airport at Des Moines by 600 cheering persons as he alighted from an airplane that brought him from Cleveland. Feller has not been able to pitch since his first game of the season at St. Louis, April 24, as his arm is ailing. He expects to pitch May 23 against the Yankees in New York City. A radio interview was arranged with him and then he was hustled into Des Moines Mayor Allen's car and paraded through the business district. The streets were jammed. After the parade Bob then went with his parents, Mr. and Mrs. Will Feller, to their farm home, 16 miles away.

The Cleveland Baseball Club has taken out a \$100,000 life insurance policy on Bob Feller. The club management states that it took out the insurance "to protect its investment." The policy is payable only in case of death.

Reekie Fifty-four Years with the Detroit F. & M.

Charles A. Reekie, vice-president and secretary of the Detroit Fire & Marine, completed 54 years of service with that company May 1. It is a remarkable record. Mr. Reekie has worked for only two offices during his entire business life. He started as an office boy in the old Detroit Board of Fire Underwriters and in 1883 began work for the Detroit Fire & Marine head office when he was 16 years of age. He was promoted through office positions and then became special agent in 1891. His main field was always Michigan but he covered Ohio and Indiana as well. During all his years in the field he was secretary of the Michigan Fieldmen's Club. He was the first welder of the goose quill of the Michigan Blue Goose.

He was made assistant secretary of the Detroit F. & M. in 1907. Just at that time there were momentous changes made in methods of travel. Theretofore Mr. Reekie had used trains, trolley cars or livery rigs to go from place to place. The automobile was just starting at this time and a few years later became in general use. Then in the adjustment of losses, many adjusters and field men would assemble when there was any claim of moment. The adjustment bureaus came into play and loss adjustments were simplified. Mr. Reekie was made secretary in 1915 and in 1927 was made vice-president as well. A man of lovable character, highly esteemed and revered by all who know him, he is still on the job, works as hard as ever and is ever friendly to those who come within the radius of his conversation.

P. D. Cousineau, Inspector, and F. A. Stewart, electrical inspector, Ohio Inspection Bureau, have been transferred from Columbus to Dayton, and Inspector D. A. Neal has been transferred from Steubenville to Cleveland.

Ohio Record for Last Year

The Ohio insurance department in its preliminary report shows that the premiums in the state last year from all classes were \$38,433,807 and the losses \$16,368,504. The breakdown is as follows:

	Premiums	Losses
Ohio Stock.....	\$ 398,487	\$ 193,451
Other State Stock.....	26,993,717	12,092,922
Foreign Stock.....	4,401,532	1,827,098
Ohio Mutuals.....	3,310,702	1,256,501
Other State Mutuals.....	3,095,791	932,865
Reciprocity.....	233,575	65,864

Grand total.....\$38,433,807 \$16,368,504

Of the Ohio companies, the Eureka Security F. & M. and the Monarch Fire each had \$149,754 premiums, the first having \$71,046 losses and the next \$69,732. The Reliable Fire of Dayton came next with \$65,097 premiums and \$32,912 losses. The other company leaders or those having more than \$50,000 premiums for 1936 were as follows:

Other State Companies

	Premiums	Losses
Aetna.....	\$ 818,233	\$ 378,711
Agricultural.....	294,434	112,908
Allemania.....	97,145	39,141
Alliance.....	95,757	37,702
American Alliance.....	107,164	57,416
Amer. Automobile.....	161,174	66,756
Amer. Central.....	76,264	24,497
Amer. Eagle.....	68,805	20,883
Amer. Equitable.....	210,899	93,910
Amer. Insurance.....	491,189	206,661
Amer. Reserve.....	36,447	30,265
Automobile.....	614,629	210,370
Baltimore Amer.....	52,123	30,212
Bankers & Shippers.....	93,417	50,213
Boston.....	214,408	85,601
Buffalo.....	94,729	25,787
Camden.....	165,505	53,252
Central, Md.....	61,940	18,301
City of N. Y.....	90,499	42,677
Columbia.....	64,158	33,741
Commonwealth.....	132,789	36,777
Concordia.....	55,676	21,154
Connecticut.....	308,092	96,796
Continental.....	664,915	301,186
Dubuque F. & M.....	89,611	38,976
Emmco Ins.....	93,443	11,672
Empire State.....	35,262	15,305
Employers Fire.....	72,435	24,065
Equitable F. & M.....	156,945	60,050
Excelsior.....	70,762	28,706
Federal, N. J.....	97,437	42,023
Fidelity & Guar.....	145,825	49,094
Fidelity-Phoenix.....	535,218	306,079
Fire Association.....	444,820	185,861
Fireman's Fund.....	414,785	210,768
Firemen's Ins.....	336,132	169,639
Franklin.....	145,763	80,032
General Exch.....	1,587,367	618,079
General, Wash.....	173,153	82,307
Girard F. & M.....	58,381	17,498
Glens Falls.....	322,805	105,301
Globe & Republic.....	90,032	55,515
Great American.....	766,571	374,128
Gulf, Tex.....	72,357	52,548
Hanover.....	202,218	79,367
Harmonia.....	385,979	128,259
Hartford.....	1,110,350	572,444
Home F. & M.....	97,496	55,613
Home, N. Y.....	2,594,906	1,532,472
Insur. Co. of N. A.....	862,750	286,775
Insur. Co. State Pa.....	54,659	24,052
Inter-Ocean Reins.....	258,057	104,582
International.....	134,944	70,152
Lumbermen's.....	89,729	38,530
Mechanics & Traders.....	53,044	25,531
Mercantile.....	80,895	47,201
Merchants, N. Y.....	80,893	35,460
Merchants, Colo.....	101,481	51,685
Merchants, Ind.....	110,226	39,666
Merchants, R. I.....	55,344	29,920
Michigan F. & M.....	64,190	24,828
Millers Natl.....	227,626	60,541

	Premiums	Losses
Milwauk. Mechanics.....	329,668	178,198
Natl. Ben Franklin.....	86,701	43,848
National, Conn.....	714,066	343,699
National Liberty.....	314,100	164,256
National Union.....	314,444	150,081
Newark.....	134,649	50,614
New Brunswick.....	70,749	61,946
New Hampshire.....	106,853	42,619
New Jersey.....	71,121	36,067
N. Y. Underwriters.....	54,072	27,492
Niagara.....	140,648	87,449
North River.....	233,587	92,343
Northern Ins.....	340,814	160,800
N. W. National.....	256,230	85,074
Ohio Farmers.....	1,055,502	524,139
Old Colony.....	71,166	26,553
Orient.....	92,206	28,971
Pacific Fire.....	48,262	74,779
Pennsylvania.....	275,013	85,167
Phoenix.....	418,724	162,182
Philadelphia F. & M.....	208,922	85,190
Potomac.....	200,777	100,882
Prov. Wash.....	265,663	173,513
Prudential.....	79,131	46,640
Queen.....	293,627	110,140
Reliance.....	50,713	14,365
Rhode Island.....	83,016	44,880
Rossia.....	77,918	47,646
Security Fire, Ia.....	74,133	17,641
Security Ins., Conn.....	154,756	88,229
Southern, N. Y.....	89,535	40,632
Springfield F. & M.....	545,620	211,043
St. Paul F. & M.....	256,502	137,115
Standard Fire, Conn.....	75,739	32,548
Standard Fire, N. J.....	53,474	31,625
Star.....	79,344	30,386
Superior Fire.....	63,618	28,614
Travelers Fire.....	831,570	274,531
U. S. Fire.....	285,056	111,510
Westchester.....	170,491	68,821

Foreign Companies

	Premiums	Losses
Atlas.....	\$ 128,581	\$ 89,913
Century.....	50,861	20,389
Christiana Gen.....	52,837	28,363
Coml. Union.....	234,439	56,167
Eagle, Star & B. D.....	53,415	22,995
General, France.....	69,567	26,809
Liv. & Lon. & Globe.....	408,855	154,382
London Assur.....	109,980	54,990
London & Lanc.....	122,456	40,777
No. Brit. & Mercan.....	346,867	98,201
Northern Assur.....	157,088	59,692
Norwich Union.....	133,632	64,254
Pearl.....	555,073	243,572
Phoenix Assur.....	126,957	52,630
Royal Exchange.....	71,193	31,319
Royal.....	410,749	154,725
Scottish Un. & Nat.....	126,368	47,239
Sun.....	162,862	66,706
Swiss Reins.....	224,245	80,194
Tokio M. & F.....	56,320	27,252
Yorkshire.....	106,748	47,455

Ohio Mutuals

	Premiums	Losses
Central Mfrs.....	\$ 675,850	\$ 220,387
Farm Bureau Mut.....	119,201	28,967
Guarantee Mut.....	132,675	30,413
Hamilton County.....	89,833	13,192
Lumbermen's Mutual.....	346,482	98,604
Mansfield Mutual.....	59,918	16,010
Merchants & Mfrs.....	50,258	23,532
Minster Mutual.....	70,993	27,768
National Mutual.....	55,765	17,567
Ohio Hardware.....	118,975	59,233
Ohio Underwriters.....	103,268	38,173
Richland County.....	113,833	40,249
Sun Mutual.....	54,329	22,938
Western Mutual.....	61,809	23,956

Other State Mutuals

	Premiums	Losses
Atlantic Mutual.....	\$ 80,010	\$ 18,684
Boston Mfrs.....	172,950	16,161
Grain Dealers' Natl.....	190,053	73,702
Hardware Dealers.....	98,454	18,416
Hardware Mutual.....	162,805	71,826
Indiana Lumberm.....	58,971	25,395
Ind. Retail Merch.....	52,443	17,148
Lumber Mutual.....	63,857	16,690
Michigan Millers.....	232,339	90,936
Millers' Mutual, Ill.....	59,973	14,577
Mill Owners, Ia.....	68,259	15,334
Minn. Implement.....	129,519	51,775

Presides at Uniformity Conference in Chicago



FRANK A. GANTERT

Frank A. Gantert, vice-president Fidelity & Guaranty Fire, presided at the meeting in Chicago Wednesday at which consideration was given to promoting uniformity throughout the country in the supplemental contract.

M. L. U. Hearing May 14

KANSAS CITY, May 12.—Federal Judge Reeves will hear the Manufacturing Lumbermen's Underwriters matter May 14. An involuntary petition in bankruptcy was filed against the reciprocal several weeks ago by ten subscribers or former subscribers.

National Retailers'..	82,114	27,846
N. W. Mutual.....	191,315	72,745
Pa. Lumbermen's ..	76,449	23,735
Pa. Millers'	74,007	19,303

Reciprocity

	Premiums	Losses
Canners Exchange..	\$ 67,661	\$ 4,469
Inter-Insur. Exch.....	434	52

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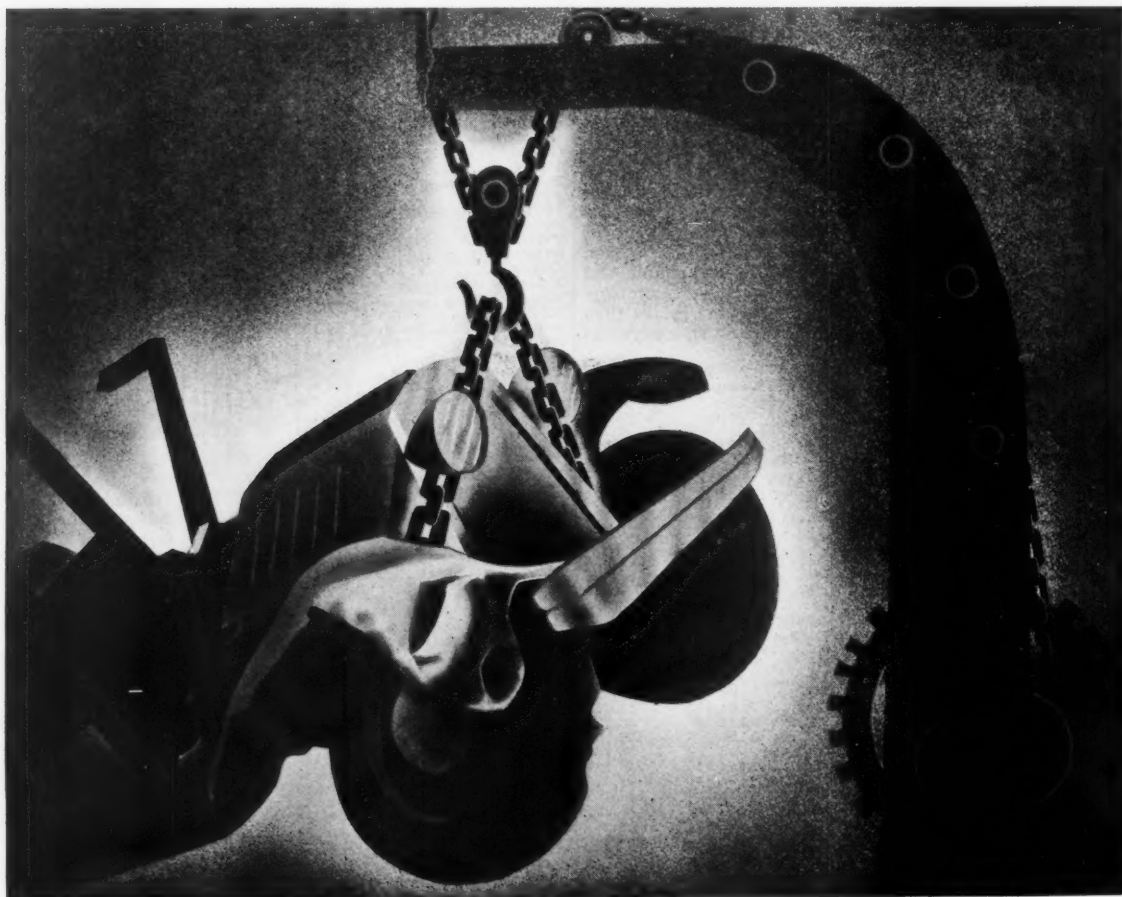
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The NATIONAL UNDERWRITER

May 13, 1937

CASUALTY AND SURETY SECTION

Page Seventeen

Wants Automobile Fatalities Reduced

J. Dillard Hall of the U. S. F & G. Speaks to Alabama Agents

HAS INTERESTING REPORT

Shows Most of the Accidents Are Due to Carelessness on Part of Driver

At the annual meeting of the Alabama Association of Insurance Agents at Montgomery, J. Dillard Hall, assistant agency director at the head office of the United States Fidelity & Guaranty, took up his favorite subject of automobile safety. He stated that the accidental death and injury totals for all kinds in the United States reached a new high figure last year by an upward spurge in employment, a sizable increase in motor vehicle travel and a combination of natural catastrophes, particularly the excessive heat wave in July and August. There were in addition approximately 400,000 permanent disabilities and 10,300,000 temporary disabling injuries. However, there was a considerable revival and advancement in all kinds of safety activities.

Motor Vehicle Deaths

The motor vehicle deaths last year were 38,500, an increase of 1,500 over 1935. The deaths from home accidents were 39,000 or 7,500 increase. Through fire prevention campaigns and organized fire protection efforts there has been a decrease in the fire loss ratio. For instance, in 1930, the fire loss was about \$500,000,000, while in 1934 it was \$275,652,090; 1935, \$259,159,945, and in 1936, \$293,357,245.

During the last 15 years, Mr. Hall said, 400,000 people have died through automobile accidents. He gives the automobile deaths in the United States for 15-year period as follows:

1922	15,344
1923	19,416
1924	19,356
1925	21,926
1926	23,509
1927	25,851
1928	27,966
1929	31,215
1930	33,300
1931	34,400
1932	29,196
1933	29,900
1934	36,101
1935	36,400
1936	38,500
Total	422,380

Automobile Accidents Classified

Mr. Hall stated that great progress has been made in educating children in connection with preventing automobile accidents with only 2.1 percent killed for children under 18 years of age.

Mr. Hall gave the types of motor accidents last year showing collision between automobiles caused 45.3 percent,

(CONTINUED ON PAGE 28)

New High Records Are Set in Accident & Health Week

LAST YEAR'S FIGURES BEATEN

Big Production of Business Continues into First Week of May—Neumann Sets Individual Mark

Reports received so far on the production of business during National Accident & Health Insurance Week without exception show new high records established, even with agencies and companies which had broken all previous records in the similar observance last year. One very striking feature of the report is the fact that the big production continued over into the first week of May.

The Mutual Benefit Health & Accident had the biggest April in its history, the last week of April was its biggest week on record and Monday, May 3, set a new record for one day. A similar report is made by the Time of Milwaukee, where May 3 also set an all-time high for one day's production. It notes that the average premium on monthly payment business written for the week was \$2.54.

Exceeded Last Year's Records

The Illinois Bankers Life, which had the biggest week in its 23 years during National Accident & Health Week last year, exceeded that record by 29 percent. Last year all Accident & Health Week business was reported before the end of April, but this year, with the returns not nearly all in, figures as of April 30 showed an increase of 14 percent. The business received the first three working days of May as a result of Accident & Health Week was approximately 40 percent of the entire May production last year. Miss Martha Marek of the C. N. Kibble agency was the week's leader with 59 commercial applications.

In the territory supervised by W. B. Cornett, field director Loyal Protective, Columbus, O., 222 paid for applications taken during Accident & Health Week had been received up to March 6. F. C. Jenkins was the leader in Mr. Cornett's organization with 24 applications for quarterly premiums aggregating \$174.67.

Neumann Reports 68 "Apps"

E. H. Neumann, Great Northern Life, Detroit, set the highest individual record so far reported, with 68 individual applications for that week. Alton R. Sanders, general agent of the monthly premium department of the Great Northern in Atlanta, reports that 11 men in his agency wrote 121 applications during the week. Eight members of his agency qualified for the company's Every Day Club, which means that they wrote a minimum of 26 applications in April. Since the Every Day Club began Jan. 1, 22 men have earned memberships, six have produced consistently since the first of the year at the rate of an "app" a day or better and three have earned memberships three months out of the four.

John B. Lambert, Arizona state manager of the Mutual Benefit Health & Accident, says that National Accident & Health Week was the best ever as far as Arizona is concerned. Millard Humphrey, district manager in northern Arizona, wrote personally 47 acci-

Modernization of Burglary Manual Is Accomplished

SEVERAL CHANGES IN RATES

New Publication Is Less Than Half the Size of the Old One and More Usable

NEW YORK, May 12.—Several rule changes appear in the revised burglary manual of the National Bureau of Casualty & Surety Underwriters, which regulations, together with a number of rate changes, became effective May 10.

It had long been recognized that the previous manual, adopted nearly 10 years ago, was out of date, and a committee of the bureau had been at work upon its revision for months. The new publication, less than one-half the bulk of the former volume, clarifies many features that have been found confusing, and eliminates a number of risk classifications, previously given, combining them with others of the same general nature under a single designation.

With respect to bank night depository risks, the long endorsement previously required, is eliminated. All risks conforming to the B grade of vault construction are allowed the \$16 base rate. The list of locking devices formerly quoted, has been discontinued. The certificate of approval of the Underwriters Laboratories is now held sufficient to warrant preferential rate treatment.

The new term rule, clearly expressed, calls for 2½ times the annual rate, if paid in advance, or plus 5 percent, where payments are made on the 50-30-20 deferred plan.

Rates for residence business have been reduced in Texas, save in Tarrant county, and in Miller county, Ark., while all territorial divisions, including those recently applicable to Arkansas, District of Columbia, New York, Oregon, have been brought up to date.

(CONTINUED ON PAGE 28)

dent and health applications that week, which is believed to be the greatest volume written by any man in Arizona for that week.

The members of the Coleman & Co. agency, of the Provident Life & Accident, San Antonio, Tex., during Health and Accident Week wrote 75 health and accident applications for a total of \$2,000 in premiums.

Court Reporter Asks for Writer's Cramp Benefits

An unusual claim has been made under the Wisconsin workmen's compensation law, coming from Milwaukee. A. O. Wilmot, district court reporter for 42 years, claims permanent disability of his right arm. He declares that he has writer's cramp. He suffered an attack of writer's cramp about five years ago and was incapacitated for a year. Since then he has employed a substitute reporter most of the time. The question will come before the industrial commission.

Tell Sordid Tale of Commonwealth

DeCelles Under Fire in Bay State Probe, Says That He "Won't Resign"

TESTIMONY CONFLICTS

Policyholders' List of Defunct Mutual Reads Like Prison Roster, Former Treasurer Asserts

BOSTON, May 12.—Commissioner DeCelles licensed a second agency to do business exclusively with the now bankrupt Commonwealth Mutual Liability of Boston only a few days before the company went under, and after his examiners had been investigating the company for months, and within two weeks of the time that he had revoked the license of State Underwriters Insurance Agency, which had preceded it. The new agency, the Kilby Underwriters, moreover, had the same officers and management and occupied the same offices as State Underwriters and was in every way the same outfit, according to surprising new testimony presented the legislative investigating committee the past week by Maurice D. Adams, a New York city attorney who was sent to Boston by Frank Cohen, one of the organizers of the company, to act as treasurer of the mutual and its premium finance corporation.

"We interpreted this action as a sign to go ahead and that everything was all right," said Mr. Adams. "The examiners had been working on the books for months and it seemed obvious our company must be solvent when the new agency was licensed. It never had a chance to do business, for the company was closed up within a few days."

Testimony of DeCelles

Mr. DeCelles, in his appearance before the committee, spoke of canceling the license of State Underwriters as a result of his investigation of the mutual company but made no mention of issuing a new license to Kilby Underwriters.

Treasurer Adams expressed the conviction the company was solvent throughout the year and was solvent when it was closed. He said the commissioner had never approached him about the finances of the company, although he was treasurer of both the company and the finance corporation. On the other hand the commissioner had visited the offices of the company within four weeks of its demise and given the force a "pep" talk, assured them the company was solvent and it was only afflicted with "growing pains". The commissioner assured the personnel "they were lucky to be working for a young, growing and promising company with a promising future" according to the testimony of Isaac B. Lotkin, secretary.

(CONTINUED ON PAGE 28)

Layton Elected President of the Indiana Federation

BIG DINNER FOR NEWBAUER

Governor Townsend of Indiana Praises
New Commissioner and Work
of Insurance Companies

INDIANAPOLIS, May 12.—At the annual meeting of the Insurance Federation of Indiana here Monday these officers were elected: President, David Layton, New Amsterdam Casualty; vice-presidents, H. J. Hadley of Hadley & Mahoney, Indianapolis local agents; H. F. Sweeney, Northwestern National Fire; Ben R. Turner, Fidelity & Deposit; H. L. Rogers, Equitable Life of New York, and P. O. Bowers, Ben Hur Life; treasurer, H. A. Luckey, Life of Virginia; secretary, J. G. Wood, attorney.

Members of the advisory board include the presidents and secretaries of the organizations identified with the federation, as follows: Indiana Association of Insurance Agents, D. H. Swadener and J. W. Stickney; Indiana Fire Underwriters Association, G. L. Heinz and O. E. Green; Indiana Field Club, H. F. Sweeney and D. R. Stephens; Casualty & Surety Field Club of Indiana, Ben R. Turner and John Cook; Indiana Casualty Adjusters Association, C. T. Reese and L. C. Everson; Association of Indiana Legal Reserve Life Insurance Companies, L. C. Alexander and H. G. Woodbury; General Agents & Managers Association of Indianapolis, H. E. Storer and M. B. Oakes; Indiana State Association of Life Underwriters, H. L. Rogers and F. P. Huston; Indiana Fraternal Congress, M. H. Miller and Elizabeth Himes; Indiana Automobile Insurers Association, Parke Cooling and G. E. Traut. Other members of the advisory board are Commissioner Newbauer, T. L. Locke of Slaymaker, Merrell & Locke, insurance law firm, and W. J. Henshaw, retiring president.

Messick Gets Chandler Trophy

Mr. Henshaw announced the award for the year of the Frank Chandler Trophy to John E. Messick of Foster & Messick, managers United States Fidelity & Guaranty, as one who had performed outstanding service for the business the past year.

Approximately 700 attended the dinner Monday evening in honor of Commissioner George H. Newbauer, sponsored by the federation. Governor Townsend spoke in highest praise of the character and ability of Commissioner Newbauer. He referred to insurance as a "keystone of security" which closely touches the lives of all citizens of the state. "We want to make Indiana a desirable place in which sound insurance companies may do business," he said.

"I was in the insurance business once," Governor Townsend declared. "A man can't stay long in the business if he is lazy," he remarked and added laughingly, "I didn't stay long."

He commended insurance companies on having so conducted themselves especially in recent years as to merit confidence. He paid tribute to the facilities that have developed in Indiana for providing insurance of all classes. The strategic position of Indiana is such as to contribute to the success of its own companies, he declared.

In responding, Commissioner Newbauer feelingly expressed his appreciation of the great honor conferred upon him by such a demonstration. He pledged himself to the faithful performance of his duties as he saw them and invited all who would to use the facilities of his office to the fullest extent and to feel free to consult him at any time. He spoke in high praise of his associates in the department and presented a large group of them to the audience.

Gives Response



GEORGE R. KENDALL

George R. Kendall, president of the Washington National of Chicago, prominent in the councils of the Industrial Insurers Conference, will respond to the address of welcome at the annual meeting at Asheville this week. He is a former president of the organization.

asking them to rise in their places at a table specially reserved for them.

Among company officials from out the state who were present were H. W. Donnan and P. S. Beebe, Hartford Fire, Chicago; S. K. Bjornson, Rain & Hail Bureau, Chicago; W. P. Robertson and W. H. Riker, North America, Chicago; S. M. Buck and W. L. Leonard, Fireman's Fund, Chicago; Fred D. Hess, American, Rockford, Ill.; Wm. C. Fland, Allemania, Pittsburgh, and W. J. Whiteside, Metropolitan Casualty, Newark.

New Management Introduced

Over 500 Attend Special Conference of Field Force of Country Life Group in Springfield

More than 500 attended a special all-day sales conference of the Country Life of Chicago in Springfield, Ill. The annual conference was held at the same place in February, but since that time there has been a change in the management and the special conference was called so that the field force might become better acquainted with the new setup.

Country Life representatives also constitute the field force of Illinois Agricultural Mutual—the automobile insurer—and the Farmers Mutual Reinsurance—the fire company. Those companies had their place on the program as well.

Large April Increase

In April, Country Life recorded an increase of 20 percent as compared with the same month last year and the management expects 1937 to be the most productive year in its history. The automobile company had its largest month in history in April, having issued coverage on 2,272 cars.

Announcement was made that Russell Graham had been appointed central Illinois field man with headquarters in Bloomington to succeed Dave Miehler, who recently became sales manager at the head office. Mr. Graham was previously south central Illinois field man with headquarters in Champaign. He is succeeded there by B. E. Mosier, who was previously general agent for Champaign county.

Mr. Graham presided at the morning session. The speakers included H. C. Reeder, actuary and office manager; Dr.

U. S. F. & G. Offers Course for Women in the Business

ALL LINES ARE COVERED

Diplomas Are Awarded to 11 Students;
New Class Will Be Started
July 1

BALTIMORE, May 12.—Recognizing the increasingly important part women are taking in the insurance business, the United States Fidelity & Guaranty recently devoted one session of its home office school to a class for women, which has just graduated with final averages among the highest ever made.

Vice-president and Agency Director P. F. Lee directs the school and is assisted by G. C. Trenholm and Clara A. MacCubbin. Instructors are executives and department heads. Curriculum includes all lines written by the U. S. F. & G., as well as powers of attorney, claims, application and development of material, and office management.

Better Trained Personnel

Aim is to assist company agents and their employees to become better trained in their work. Students are enrolled from all over the country, the women representing 10 states, ranging as far as Florida and as far west as Montana, largest number from the south.

At the request of the graduating class, a coeducational school will be inaugurated July 1. C. J. Fitzpatrick, vice-president and secretary, awarded diplomas to the following: Sallie W. Barnwell, Yazoo City, Miss.; Mary M. Calvert, Lynchburg, Va.; Celia Keefe, Kalispell, Mont.; Juliette Kramer, Pensacola, Fla.; Dorothy Miller, Annapolis, Md.; Myra Patterson, Griffin, Ga.; Frances Scherffius, Pensacola, Fla.; Ruth A. Wilson, El Dorado, Ark.; Alice McAvoy, Zanesville, O.; Mildred Bailey, Shawnee, Okla.; Lillian T. Reardon, Princeton, N. J.

John Boland, medical director, and D. A. Kirkpatrick, general counsel.

Clarence Ramler of Aurora, northern Illinois field man, presided in the afternoon. The speakers were Scott Smith, an advertising man of Chicago; A. E. Richardson, manager Illinois Agricultural Mutual; John Kelker, manager Farmers Mutual Reinsurance; C. M. Seagraves, head of the department of safety of Illinois Agricultural Association; Mr. Mosier and Charles Masching, southern Illinois field man.

Mr. Miehler presided at the banquet. The only speaker was Earl C. Smith, president Illinois Agricultural Association.

Leslie Succeeds J. A. Beha

William Leslie, general manager National Bureau of Casualty & Surety Underwriters, has been named as one of the two casualty representatives on the joint committee on interpretation and complaint. He succeeds J. A. Beha, who recently resigned as general counsel of the National Bureau. The other representative is President Lafrentz of the American Surety.

Minnesota Law Summary

ST. PAUL, May 12.—Insurance legislation in Minnesota has been summarized by Clyde B. Helm, secretary of the Insurance Federation of Minnesota: Compensation laws enacted require rating bureau to assign rejected compensation risks; make compensation insurance compulsory for employers of all labor except farm and domestic and include illegitimates under definition of child and children in workmen's compensation.

School boards are empowered to pay

Well Stocked



F. N. JULIAN, Alabama

This is "Alabama Week" with Commissioner F. N. Julian of that state, who is known to insurance men from one boundary to the other. "Uncle Frank" is at home when the Alabama Association of Insurance Agents holds its annual meetings. Its convention is being held this week at Montgomery. Well stocked with southern dialect stories, presenting observations with homely philosophy, he never fails to be the center of an admiring group.

for liability insurance on school buses. Policies covering accidental injury to others must contain an insolvency clause. Net proceeds of accident and disability insurance are now exempt from attachment. Depositories of state funds must furnish corporate surety exclusively. Bonds of state timber appraisers are reduced from \$5,000 to \$1,000.

Increase of 25 Percent in Automobile Fatalities

Automobile fatalities increased 25 percent, during the first three months of 1937, according to data compiled by the Aetna Casualty. In the 29 states from which the following statistics were compiled, automobile deaths totaled 4007 during the three month period in 1937 and 3194 during the same period in 1936. The tabulation shows the three month death toll and the decline or increase.

State	Decrease		
	1st 3 Months 1937	Decline	Percent
1. Kansas	84	45	35
2. Arizona	38	19	33
3. Montana	17	6	23
4. Washington	95	28	28
5. Wyoming	13	2	13
6. Oklahoma	137	8	6
7. South Car.	69	5	7
8. Maine	27	1	4

State	Increase		
	1st 3 Months 1937	Increase	Percent
9. Iowa	89	5	8
10. West Va.	93	7	8
11. South Dak.	12	1	9
12. Utah	36	3	9
13. Virginia	140	11	9
14. Connecticut ..	91	10	12
15. Rhode Island ..	19	2	12
16. Oregon	63	8	15
17. Colorado	69	10	17
18. Indiana	280	47	20
19. North Car.	234	42	22
20. Mass.	176	33	23
21. Illinois	606	162	36
22. Penna.	712	233	49
23. New York	624	208	50
24. Dist. of Col.	32	15	88
25. Idaho	27	13	93
26. New Hamp.	30	15	100
27. Maryland	149	75	101
28. Vermont	26	15	136
29. Delaware	19	11	138

Few Carriers Write Cover on Accountants Liability

SEC RULES CAUSE QUERY

American Surety, Canadian Surety, London Lloyds Issue Policy—Experience Is Limited

Brokers and agents have recently made inquiries about coverage for public accountants, or performance bonds. This has developed with increase in issuing of new securities, which must be approved by the Securities & Exchange Commission. Company directors and officials are liable under the securities act of 1933 for misstatement of the company's position.

As far as is known there are no bonds written on accounting firms, and only two casualty companies write accountant's liability cover, although this answers purposes of a bond. This policy has been written for several years, but the companies are on very few risks, due to cost and strict underwriting. The American Surety and the Canadian Surety are the only stock carriers writing this business, while London Lloyds handles a certain amount.

The American Surety policy is being reprinted. It now carries a flat deduction.

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New Hampshire Legislation Would Broaden Responsibility

CONCORD, N. H., May 12.—Legislation to broaden New Hampshire's automobile financial responsibility law is embodied in a bill based on the report of a special recess commission filed in the state senate. Under the new bill every operator unable to prove financial responsibility for any damage resulting from a motor vehicle accident would have to provide liability insurance protection before he will be licensed to drive. At the present time the car owner has his registration and license revoked when and if he does not pay a judgment found against him. The commission rejected a plan proposed by Commissioner Sullivan which provided for a state fund to compensate victims of financially irresponsible drivers.

Voogt Rites Are Held

Funeral services were held in San Francisco Monday for W. G. Voogt, 46, treasurer and director of the Associated Indemnity, who died Saturday from a heart attack.

Mr. Voogt had served the companies for many years as treasurer and only last week was made a director of the parent Associated Insurance Fund. He was a graduate of the University of California, a member of the Casualty Actuarial Society and the San Francisco Commercial Club. Formerly comptroller of the state compensation fund of California and later actuary of the New York state fund, Mr. Voogt resigned the latter position to return to San Francisco at the urgent behest of his old friend and associate, C. W. Fellows, president of the Associated companies.

Back with the Organization

The Continental Casualty of Chicago has returned to the Association of Casualty & Surety Executives after being out for a year or so. The company was restored to the ranks after some conditions that it imposed were accepted.

Mexican Company Liquidates

The Compania Mexicana Seguros de Accidentes de Mexico has gone into voluntary liquidation.

The Ohio Inspection Bureau is now completing its rerating of Zanesville and Roseville and will start on Barnesville.

Joins Central Surety As Kansas Special Agent



HOMER MINNICK

Homer Minnick, who was 12 years with the U. S. F. & G. in Kansas and Oklahoma, is named special representative of the Central Surety in Kansas. For the last seven years he was special agent, part of the time in Kansas, part of it in Oklahoma. For five years he was in the engineering department of the company in Oklahoma.

Indemnity of N. A. Officials Hold Cleveland Conference

CLEVELAND, May 12.—The Indemnity of North America held a conference here for agents of Ohio and Indiana. Home office men who spoke were J. Schiff, superintendent of fidelity department; H. P. Stellwagen, vice-president; Benjamin Rush, Jr., vice president; E. W. Kipp, assistant secretary in charge of accident and health department, and C. W. Laird, superintendent of the surety department. P. F. Cass, superintendent auto department, and Henry Bertram, assistant superintendent burglary department, were also present. A. B. Eaton, Cleveland manager, presided.

Must Pay Every 60 Days

DES MOINES, May 12.—All policies covering accident or health insurance or both, now on file with the Iowa department, that do not contain a provision for payment of all accrued indemnity at stated intervals of not more than 60 days, will be disapproved as of July 1, under an order just issued.

Hold Minnesota Session

ST. PAUL, May 12.—More than 100 representatives of the State Farm Mutual held a two day session here. Frank J. Brown, state director, and W. D. Stegner of Bloomington, national director, were speakers.

Bartlett on Production End

NEW YORK, May 12.—The Royal Indemnity and Eagle Indemnity have appointed Vernon T. Bartlett on their production staffs. He has been a member of the publicity department of the Royal group for the last three years. For five years previous to that he was assistant editor of the Clark publications in St. Louis and spent considerable time in the field among the agents. He is a graduate of Washington University, St. Louis.

William Hughes, 29, with the Shurtzoff Insurance Agency, Janesville, Wis., died there of pneumonia.

Lunt Gives Pointers for Agents on Bond Coverages

E. C. Lunt, vice-president Great American Indemnity, has completed a series of speaking engagements before casualty and surety groups in the middle west. He appeared at Columbus and Cincinnati, O., Indianapolis and was in St. Louis Monday of this week.

Mr. Lunt dwelt at some length in each of his talks on contract bonds. He observed that these bonds are more important to many agents than any other division of corporate suretyship. In days gone by they accounted for about one-third of all bond premiums. That is no longer true, but the contract bond branch is still of prime importance on its own account and because of the large casualty premiums incidentally involved.

One of Chief Targets

Contract bonds should be one of the chief targets of an agent who is interested in the surety end. This is true, Mr. Lunt remarked, "even though he may not find it easy to get such business and may find it harder to put it over with his company after he has gotten it."

The usual reason for declination of a contract bond is that the company deems the contractor "too light financially for the job immediately to be bonded, taken in connection with work already on hand." The trouble usually lies in the applicant's financial condition. Weakness in that respect is fatal and may not be overcome by eligibility even of a high degree in other respects.

The financial strength that wise underwriters deem of paramount importance is not ultimate but immediate responsibility; not slow, but quick assets. Real and presently available working capital is essential. A great deal depends on the amount of the applicant's net quick assets.

Nature of Quick Assets

Quick assets consist of cash on hand, "check outable" deposits in banks; current estimates and retained percentages; accounts receivable that are good; listed and readily available securities at current market prices. The sum of all these less the contractor's current liabilities constitutes his working capital. Notes receivable that fall due at distant dates cannot be deemed quick assets. Credit cannot be allowed for materials on hand, except so far as such materials may be available for contracts under way. The underwriter should not attach outstanding importance to a bank's willingness to lend the contractor money. Few underwriters give much weight to representations about the borrowing ability of the applicant. When bankers lend money to contractors, they are likely to attach a strong cord to the loan and in the event of trouble they are often able to run to cover before the surety company even learns that something has gone wrong.

Mr. Lunt observed that the first resource of the underwriter in getting complete and authentic information about a contractor's financial condition, is his statement. This should be prepared preferably by a certified public accountant of professional standing. Then the underwriter need not be so careful about verifying the various items. Occasionally, at least, verification is required. Sometimes underwriters receive mere sets of detached figures for which nobody assumed responsibility, unverified, with no supporting data, even unsigned. Sometimes it is found later that the statements were deliberately falsified.

Agents frequently ask how much the contractor's working capital should be. Mr. Lunt said no hard and fast rule could fairly be laid down but most underwriters would probably say that a

contractor ought always to have in net quick assets, at least 15 or 20 percent of the amount of his total work on hand, including the job immediately to be bonded. If there is no such margin of safety and the underwriter nevertheless goes ahead, he is acting on the assumption that the contractor's bid is or will be adequate and that everything will proceed smoothly with no sort of accident or mischance. The underwriter should assume just the contrary. If, therefore, the working capital falls short of the minimum suggested, the bond cannot prudently be written, however favorable the other incidents of the risk may be.

Fidelity bonds are so attractive that there is not much sales resistance to them and all that is needed is shoe leather, he said. Politics frequently enter in the granting of public official and contract bonds. Judicial, fiduciary, and bankruptcy bonds usually originate in the office of an attorney. Mr. Lunt advised agents to establish connections with reputable attorneys. The quality of the latter bonds is indicated by the professional character of the law firm, Mr. Lunt said.

Public Official Bonds

As to public official bonds, the underwriter is concerned as to whether the bonded official may exceed the bounds of his authority as defined by law. Losses in this field are largely produced by such over-stepping of bounds.

In the writing of fiduciary bonds for executors, administrators and others intrusted with funds, the chief worry of the underwriter is that such custodian of trust funds not get the idea that such funds have been loaned to him to use as his very own and to be paid back at a specified time. It is because of this mistaken attitude that losses develop in this field. Especially has this been true during the depression years, when many hard pressed trustees of estates or funds

(CONTINUED ON LAST PAGE)

Named Assistant Agency Director Central Surety



A. G. SMITH

A. G. Smith has been appointed assistant director of agencies of the Central Surety of Kansas City. P. H. Hawes is director of agencies. Mr. Smith, who has been with the company since the first of the year, was for seven years assistant manager of the National Surety in Oklahoma City.

NEWS OF CASUALTY COMPANIES

Buckeye Union's Convention

Nearly 1,000 in Attendance at Homecoming Affair of Columbus, O., Company at Home Office

COLUMBUS O., May 12.—Nearly 1,000 attended the agents' homecoming of the Buckeye Union Casualty. Visiting agents and their wives were welcomed at the banquet by President F. E. Jones, who outlined plans of the Buckeye Union for future development and expressed his appreciation for progress made the past year.

"John B. Kennedy, N. B. C. commentator, condemned the statesmen of the world for their ineffective methods of meeting today's problems in his discussion of 'What's Wrong With the World?'"

Other speakers on the banquet program were Governor Davey of Ohio, Mayor Gessaman of Columbus, Ira L. Morris, secretary, and R. E. Jones, vice-president.

Subject for discussion the second day was "The Insurance Buyer's Needs and How to Meet Them." H. J. Holliday, insurance buyer for the BancOhio Corporation, explained the needs of the professional buyer of insurance and suggested ways in which agents might improve their service.

Mr. Morris presented results of a survey of representative business men to determine the needs of the average insurance buyer. Other speakers were Vice-president Jones, B. J. Mertz, comptroller; H. L. Andrews, underwriting manager; H. B. Gooby, manager liability-indemnity department, and S. W. Schellenger, manager sales promotion. J. R. Jones, manager of the J. R. Jones & Co agency, Dayton, O., discussed the "Agent's Requirements of his Companies."

The convention was concluded with an agents' luncheon, with 550 in attendance. Mr. Morris explained plans for the remainder of 1937 and announced that the volume of business the first few months had shown a steady increase. Maj. Norman Imrie of the Columbus "Dispatch" editorial staff spoke.

A separate program had been arranged for agents' wives the second day, including a movie preview in the morning, a luncheon at which 400 were present, with Mrs. F. E. Jones, Sr., mother of the Buckeye Union president, in charge, entertainment and a fashion show.

Settlement of Old National Surety Suit Is in Prospect

Settlement of the suit brought by the National Bondholders Corporation and others against several New York City banks and officers and directors of the old National Surety has been agreed to by the parties and Superintendent Pink of New York, as liquidator of the old National Surety, has moved to obtain court approval of the proposed settlement. A show cause order has been signed, returnable May 24, to bring out any objections there may be to the settlement.

This has been a complicated action. The settlement proposal provides for the payment by the defendants of \$1,350,000. The action was started after Superintendent Pink reported to the court that none of the officers or directors of the old National Surety was guilty of any acts involving personal profits and no probable liability existed except in a transaction involving about \$230,000. This recommendation was opposed by representatives of creditors and stockholders and Justice McCook held there appeared to be justification for instituting a suit. The action was commenced in March of 1935. It contains 26 causes

of action, most of them arising out of the mortgage guarantee business conducted by the old National Surety.

W. B. Joyce, formerly chairman of the old National Surety, was examined at length before trial. The records of the old company have been studied for the past two years.

Although directors, officers and banks contend there is no liability, they appreciated the cost of maintaining such a complicated action and agreed to the settlement.

Central Surety's Figures

KANSAS CITY, May 12.—Admitted assets of the Central Surety March 31, were \$547,832 greater than a year ago. Reserves increased \$315,053, surplus \$232,778, premium reserve \$145,481 and claim reserves \$112,777.

Market value of bonds owned, including those of its wholly owned affiliate, Central Surety Fire, exceeded statement values by \$94,195. The only stocks in

the investment portfolio are those of the Central Surety Fire, which are carried at book value. The fire affiliate, which began operating Oct. 1, 1936, showed gains in admitted assets, reserves and surplus.

Earnings for the quarter were \$112,941, compared with \$37,549 a year ago. Net premiums were \$934,017, compared with \$822,875. Total assets were \$5,555,913; total reserves, \$3,401,813.

New Illinois Stock Company

Interests identified with the Builders & Manufacturers Mutual Casualty of Chicago are now organizing a stock company, the Builders & Manufacturers Casualty, which will have capital of \$200,000 and net surplus of \$100,000. Organization will be completed about June 1.

Casualty Company Notes

The **Arex Indemnity** of New York has been licensed in Nebraska.

The **Iowa Mutual Liability** of Cedar Rapids has been admitted to Nebraska.

The **Connecticut Indemnity** has been licensed in Iowa.

FIDELITY AND SURETY NEWS

To Follow the Trade Bodies

Fidelity Executives Intend to Keep in Touch with Various Organizations in the Future

NEW YORK, May 12.—Executives of fidelity departments, as time goes on, intend to keep in close touch with various trade organizations, with the idea of creating good will and also of becoming apprised of the difference in methods of doing business of members of the various trade groups so as to be able to adjust the forms more nicely to individual needs. For the last several years, the fidelity people have been attending sessions of the American Bankers Association, have had several conferences with committees of that organization and have introduced changes in forms to suit the needs of bankers. Having had such a satisfactory experience with this group, the fidelity people believe that similar opportunities exist among trade organizations in other fields and it is quite likely that the tendency will become more pronounced to form relationships with other trade organizations.

Wisconsin Allows Personal Bonds for Liquor Dealers

MILWAUKEE, May 12.—Despite opposition from city officials here and in other cities, a legislative bill has been passed and signed permitting retail liquor dealers who have unencumbered real property of \$2,000 or more to file a personal bond in place of a surety bond to qualify for a license.

Locally there has been some resentment developed against private bonding companies because of failure to pay on bonds posted by tavern keepers whose licenses have been revoked for law violations. There has been no clear-cut opinion as to whether the state or the city is entitled to collection. The common council has instructed the city attorney to take steps to collect the private surety or cash bonds of some 800 tavern keepers who have been convicted of liquor law infractions since 1933, but who did not lose their licenses. Steps have also been taken to collect bonds posted by 13 persons who lost their licenses during 1936 by sending notices to them and their bonding companies that the city claims as forfeit the \$1,000 bonds which each had put up when obtaining their licenses. If the city's demands are not complied with, court actions will be started to enforce payments. The city stands to recover from

\$200,000 for license revocations to \$800,000 for total number of violations. In Milwaukee most of the 2,300 taverns licensed have surety bonds of \$1,000 with an average premium of \$16.50. Under a bill now in the legislature only a "just and equitable" amount of the bonds, to be determined by the court, would be collectible instead of forfeiture in full as now provided for violation, to be retroactive.

Cochran Makes Radio Appeal

LINCOLN, NEB., May 12.—Governor Cochran took to the radio in an effort to line up public sentiment behind his three bonding bills now lying practically dead in legislative files, and told hearers that if adopted they would save hundreds of thousands of dollars a year. He said there was no argument against the state adopting the system of carrying its own risks on public works construction, and that several hundred thousands now paid out yearly on contractors' bonds as premiums and then passed on to the state could be saved by following the example set by the bonding companies that have been carrying these risks, that of holding back final payment to the contractor until all material men and sub contractors had been paid. The legislature has its pins set for final adjournment the latter part of the week, and every recent attempt to lift or advance a bill on any of the files has been rejected, it taking 29 votes to do so.

Confer with Municipal Officers

NEW YORK, May 12.—R. Steinemann of the Fidelity & Casualty has been named chairman of a committee of the Surety Association of America to confer with representatives of the Municipal Finance Officers Association of the United States and Canada, regarding the desirability of a more frequent accounting by municipal officials, and the adoption of a unified system of reports. Mr. Steinemann will have as committee associates E. C. Lunt, Great American Indemnity; Paul Wellener, Fidelity & Deposit; Lester Wilson, Maryland Casualty; B. P. Keating, Aetna Casualty; William Liedike, Hartford Accident.

The same committee will study the possibility of surety companies securing release under public official bonds for cause. This problem has worried the fraternity for years. The issue is a broad one involving consideration of state constitutional questions and will require prolonged study.

COMPENSATION

Insurers Participate in Midwest Safety Conference

Several insurance people spoke and several carriers had exhibits at the Midwest Safety Conference held in Chicago this week. Occupational disease and industrial safety came in for considerable discussion.

Among scheduled speakers were C. F. Otto, director safety education Employers Mutuals, Wausau, Wis.; J. S. Butler, safety engineer, Liberty Mutual; W. D. McGreevy, manager insurance department, Walgreen Drug company; Dr. E. G. Meier, director industrial hygiene laboratory, Employers Mutuals, Milwaukee, and R. R. Meigs, foundry safety supervisor Liberty Mutual, Boston. Other engineers of manufacturing companies spoke.

Insurers having exhibits were the Aetna Casualty & Surety, Chicago; Lloyds, Liberty Mutual, Lumbermen's Mutual Casualty and Employers Mutual. Several fire fighting companies had samples on display.

Governor H. G. Hoffman of New Jersey delivered the principal address. The conference was sponsored by the Greater Chicago Safety Council, Illinois Industrial Commission and Keep Chicago Safe committee.

Expect Bill to Pass

HARRISBURG, PA., May 12.—The administration's bill liberalizing compensation benefits from a \$7 to \$12 minimum and \$15 to \$25 maximum is almost certain to be enacted. The house has passed the measure and the senate committee on labor and industry is considering it. Governor Earle has stated that he will stand for no further amendments, although organized labor is seeking to make the bill elective rather than compulsory in order to avoid constitutional difficulties. The bill has been held back on account of its effect on the coal industry as the original benefits were held to be too drastic.

Transfer Fund Control

OKLAHOMA CITY, May 12.—The Oklahoma legislature has passed a bill transferring the state insurance fund from the jurisdiction of the state industrial commission to a board of managers, to be composed of the governor, insurance commissioner, secretary of the insurance board, chairman of the industrial commission, and secretary of the state highway commission. The same bill provides that the fund be permitted to write combined compensation and employers liability insurance.

Illinois Bill Progresses

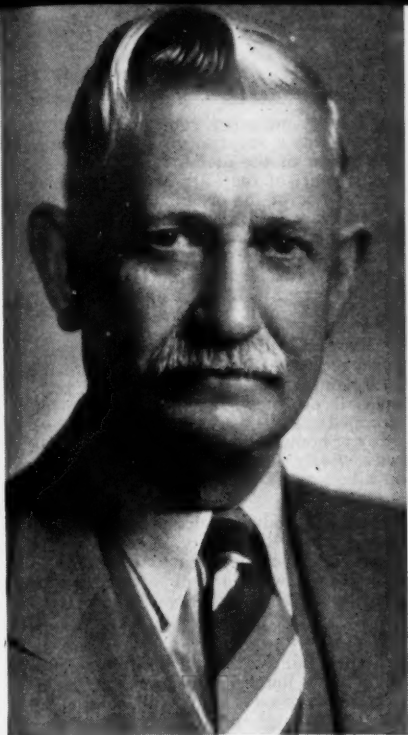
The agreed bill setting up a compulsory system of assignment of rejected occupational disease and compensation risks in Illinois passed the senate by a vote of 33 to 2 and it is now under consideration in the lower house. This measure was agreed to by stock and mutual companies and has been sanctioned by the Illinois industrial commission.

To Consider Retrospective Plan

NEW YORK, May 12.—Member companies of the Compensation Insurance Rating Board of New York have been notified by General Manager L. S. Senior that the changes in the proposed retrospective rating plan, recommended by Superintendent Pink, have been referred to the rating and governing committees to work out. A meeting will be held May 13.

N. J. Bureau's Annual Meeting

NEWARK, May 12.—The annual meeting and election of four members of the governing committee of the Com-



L. B. Campbell

Congratulations **to** **CAMPBELL** *and* **DUFF**



W. C. Duff

OF RICHMOND, INDIANA **FOR PROTECTING PREMIUM VOLUME BY** *financing* **NEW CARS** *themselves*

We have long been proud of our affiliation with L. B. Campbell and W. C. Duff, both active, responsible, leaders in the community life of Richmond, Indiana. We have been proud that in this case, too, American States Automobile Insurance met the exacting standards of this reputable firm. Campbell and Duff are typical of the American States Agents for whom we developed our recently inaugurated automobile

finance plan to safeguard fire, theft, collision, and comprehensive premiums once lost when policyholders purchased new cars.

The extent to which this plan serves this purpose is reflected in the record already made by agents Campbell and Duff in their community. Already, this agency has completed 28 automobile finance deals for contracts aggregating \$13,890.54.

You, too, can enjoy this premium protection while rendering a friendly service which policyholders appreciate. If you are not one of our two thousand agents in Indiana, Illinois Michigan, Ohio, Pennsylvania, Delaware, Maryland, Washington, D. C., New Jersey, Kentucky, Iowa, or Tennessee . . . write or wire our home office regarding agency connections.

AMERICAN STATES INSURANCE COMPANY

Home Office Indianapolis, Indiana

DUDLEY R. GALLAHUE, President

EDWARD F. GALLAHUE, Sec'y-Treas.

pensation Rating & Inspection Bureau of New Jersey will be held here May 18. Personal attendance of qualified representatives of at least 32 companies is required for a quorum.

Employer Must Bear Cost

An opinion of the Missouri attorney-general holds for the first time since the compensation law was passed 20 years ago that employers cannot collect from employees the cost of compensation premiums. The ruling was made on complaint of an employee of a Junction City employer who had demanded the contribution.

Issue Directory of Surgeons

The ninth edition of the annual directory of industrial physicians and surgeons of Chicago, by districts, including Illinois, Indiana and Iowa, published by Fred J. Hatch of the General Accident's claim department in Chicago, is just off the press and is being distributed. This is a comprehensive list of physicians and surgeons who are well qualified.

Michigan Fund Manager Resigns

John W. Haarer, manager of Michigan's accident fund since 1931, has resigned.

CASUALTY PERSONALS

A group of fidelity and surety executives and underwriters had a party at the **House of Cribari** in New York Monday evening. This concern distributes California wines. The party made an inspection of the place. W. E. Snyder, Ocean Accident, was chairman in charge of arrangements.

C. E. Baumann, from the fidelity department at the Aetna Casualty head office, has been making a circuit of middle western cities undertaking to stimulate fidelity production. He was in Chicago this week and previously had visited Des Moines, Milwaukee, Minneapolis and St. Paul.

George L. Mallery, president Security Mutual Casualty, Chicago, was a passenger on the Conte Savoia, the Italian liner, when it had its much publicized rough passage in January. He was in the salon when the boat was pitching at precarious angles. An elderly woman was thrown to the floor. Mr. Mallery undertook to help her to her feet and while he was doing so he was pitched across the floor. He struck an obstacle,

suffered fracture of three ribs, an arm and was cut about the head. There was no x-ray apparatus on board and Mr. Mallery had to wait four days until reaching Genoa to get patched up. His arm was placed in a cast and he continued on his trip through Europe for about a month. He had considerable business to transact and insisted on making the circuit despite his disability. He is now back on the job and has nearly complete use of the fractured arm. A number of other passengers on that boat were injured, but Mr. Mallery was the one who was most severely injured.

W. E. Parrish, 35, agency supervisor for Stone, Stafford & Stone, Indianapolis, general agents there, died after a five-months illness. He formerly traveled in Indiana and Kentucky for that agency.

G. R. Schoen, assistant manager of the Fidelity & Deposit in St. Louis, has just celebrated the 25th anniversary of his entrance into insurance work. He was presented bouquets, fountain pen

desk sets and other remembrances. A feature was a surprise visit from a large delegation of the membership of the St. Louis court of the Cats Meow, of which he was one of the organizers. He started insurance work there in 1912 with the American Bonding. When it was taken over by the F. & D., Paul Rutherford, now president of the Hartford Accident, was St. Louis manager.

George F. Cushwa, 63, for 25 years manager of bonding claims for the Maryland Casualty and in recent years special attorney in that department, dropped dead last week at the company's home office in Baltimore. He was widely known among surety men in all parts of the country.

R. V. Goodwin, vice-president Fireman's Fund Indemnity, New York, in charge of operations east of the Rocky Mountains, was in San Francisco last week conferring with home office executives.

Representatives of the insurance press tendered a luncheon to James A. Beha, recently retired as general counsel of the Association of Casualty & Surety Executives and of the National Bureau of Casualty and Surety Underwriters to reengage in private law practice, in New York City. It was arranged by E. M. Ackerman, of the "Insurance Field," and Robert Monaghan, director of publicity of the Association of Casualty & Surety Executives, as toastmaster. Mr. Beha, during his connection with those associations and for the preceding years, as superintendent of the New York department, was a prime favorite with newspaper men; freely discussing with them at all times proper subjects for publicity. He has established his law office at 90 Wall street, close to the insurance center.

N. O. Walker, 79, the last 25 years manager of the railroad accident department of the Travelers in Denver, died there. Before entering insurance he was a railroad conductor on the Denver & Rio Grande Western railroad.

Herman Strom, of Strom & Strom, Jackson, Minn., for many years a director of the Insurance Federation of Minnesota, died at his home there. He had represented the Travelers in that territory for 30 years. The business will be continued by his son, Bradford Strom.

Isaac Miller Hamilton of Chicago, president of the Federal Life, who has been on a trip around the world, is in London this week witnessing the coronation ceremonies and parade. He intended returning to New York on the ill-fated "Hindenburg" Zeppelin at the end of this week. However, the international Rotary convention will be held in Nice, France, June 6-11 and he has decided to attend that as he is an enthusiastic Rotarian and there will meet his fellow member, R. E. Vernor, manager of fire prevention department of the Western Actuarial Bureau, Chicago, who is immediate past president of the Chicago Rotary Club.

Vincent Cullen, president and Sherman Drake, vice-president and agency director of the National Surety were house guests of W. A. Earls, Cincinnati.

W. J. Ahearn, vice-president Great American Indemnity, has been visiting agents in Texas and Louisiana.

Winant Van Winkle, vice-president of the Commercial Casualty, has announced his candidacy for reelection as New Jersey state senator from Bergen county.

Frank H. Phinley, Augusta, Ga., agent, is transferred to Birmingham, Ala., as assistant manager of the Metropolitan. He has had four years experience in India as manager for the American Foreign Insurance Association.

The steady, sound growth of this
Company reflects the confidence
and satisfaction of its increasing
number of policyholders and agents.

BANKERS INDEMNITY INSURANCE COMPANY

Newark, New Jersey

Casualty Affiliate of The American Group

REINSURANCE

SILENT PARTNER OF
THE UNDERWRITER
AND CONSTANT ALLY OF
THE CLAIMS EXECUTIVE

SUCH IS YOUR
MADE-TO-MEASURE
TREATY WITH

KANSAS CITY
NEW YORK
CHICAGO
LOS ANGELES
SAN FRANCISCO

EMPLOYERS REINSURANCE CORPORATION

E. G. TRIMBLE, President
HOWARD FLAGG, Executive Vice President

LEGISLATIVE DIGEST

COMPENSATION

Wisconsin—The assembly has passed a bill extending the present workmen's compensation law from employers of three or more workers to one or more. Following prolonged debate, the assembly turned down another proposal to amend the workmen's compensation law providing compensation for pain and suffering. Another bill before the assembly would create a state workmen's compensation insurance fund, backed by the Wisconsin Federation of Labor. Harold Wilke, Madison, counsel for the Wisconsin Mutual Insurance Alliance, and Irving Mehigan, Milwaukee, representing stock companies, opposed the bill, holding that employer and employee alike seem satisfied with the present law and that a state fund is "unnecessary and undesirable competition to successful and liberal private business." A similar bill was defeated in 1931.

Massachusetts—The house has killed a measure providing for compensation from the date of injury. The house accepted an adverse report on a bill to remove certain defenses of employers

from the compensation law, including negligence. The house accepted a "leave to withdraw" report of the judiciary committee on the monopolistic compensation state fund bill filed by the Massachusetts Federation of Labor.

Connecticut—The minimum workmen's compensation benefit under the Connecticut act would be raised from \$5 to \$7 a week under a bill reported favorably by the judiciary committee.

Rhode Island—A bill to include dental service benefits under the compensation act has been signed by the governor.

Massachusetts—The house has rejected several bills to increase the compensation payments of persons totally disabled in industrial accidents.

SURETY

Michigan—The liquor bonds for wine and beer sellers would be broadened under the Clines bill. Right of action for damages would be granted "every wife, husband, child, parent, guardian or other person who shall be injured in person or property, means of support

or otherwise by an intoxicated person, by reason of the selling, giving or furnishing to any such person any alcoholic liquors."

Michigan—A bill permitting formation of mutual savings banks would provide for the bonding of officers in United States surety companies only.

Nebraska—Governor Cochran has signed an amendment to the law requiring depositories of public funds to give surety bonds, which permits them to deduct from the amount of the bond the sum represented by insurance carried in the federal deposit insurance corporation.

AUTOMOBILE

Ohio—The legislature held a skeleton session Monday to sign bills which were passed prior to adjournment. Among the bills passed is one which permits private carriers to file a certificate of insurance with the state utilities commission, instead of the policy of insurance, and provides that insurance shall cover only each employee authorized in the carrier's permit. The original bill required coverage of all employees whether authorized in the permit or not.

Michigan—Strong opposition will face the Matthews bill providing that damages awarded by a jury in cases of

accidental death for which a defendant was held responsible "shall include all reasonable funeral and burial expenses for such deceased persons and the present value of the amount that such deceased person would have earned during the period that decedent would probably have lived."

Michigan—A bill has been introduced to amend the Michigan guest passenger law by redefining "owner" to include a person purchasing a car on contract regardless of possession of title.

Missouri—Both houses have passed Governor Stark's driver's license bill. It sets a 16 year minimum age limit. Licenses may be revoked upon conviction of manslaughter, for driving while intoxicated or under the influence of a drug, or upon conviction of any felony in which a motor vehicle was involved. There is no provision for an examination of license applicants. The bill does not affect the driver license ordinances of St. Louis and Kansas City.

New York—The senate has passed the bill requiring mutual automobile casualty companies to deposit \$50,000 with the department before writing business.

ASSOCIATIONS

Tells Points to Watch in Determining Blast Cause

A. H. Nuckolls of the Underwriters Laboratories discussed "Explosion Hazards" at the regular meeting of the Chicago Casualty Engineers Association. He outlined the main differences in the two types of explosions, pointing out that insurance engineers should know whether the explosion is caused by the heat expansion of gas or vapor, or merely by chemical generation of gas or vapor. Some times one factor is present in a blast; some times both are causes.

He touched briefly on the school explosion at New London, Tex., and the explosion and fire on the Zeppelin "Hindenburg." Mr. Nuckolls said that some people have suggested a mixture of helium and hydrogen to make airships safe when pure helium cannot be obtained. However, at least 95 percent helium would be required to obviate the possibility of the smaller amount of hydrogen exploding. In discussing the New London tragedy, he urged that all gas used for heating purposes have an odorant, so that escaping gas would be detected, since gas lines of any size often do have one or two small leaks.

The next meeting will be given to discussion of product liability. The speaker will be secured later. An outing will be held in the early part of the summer, probably to be a combination golf and picnic affair.


Court Recorder Is Speaker

PORTLAND, ME., May 12.—Court procedure and matters relative to the disposition of cases for reckless driving and manslaughter were discussed by E. F. Martin, recorder of the Portland municipal court, at a dinner of the Maine Casualty Adjusters Association. A committee was appointed to make plans for the annual field day.

Bar-Adjuster Hearing June 3

KANSAS CITY, May 12.—Hearing on the action of the Missouri Bar Association, of whose general committee Boyle G. Clark, Columbia, is chairman, against the Liberty Mutual, American Mutual, and Employers Liability and their managers, claim men or claim department managers has been set by the Kansas City court of appeals for June 3.

Clark charges that in settling and handling claims, the claim department personnel of the companies here have been engaging illegally in the practice of law. Representatives of the companies have been cited to appear and show cause why they should not be held in contempt of court.



DEPENDABILITY

The public today expects and demands faster, better service in order to keep in step with the modern tempo.

Reliable and dependable service go hand-in-hand with speed and that is exactly what the American Glass is keyed to give assured who suffer losses on insured plate glass.

Such treatment has made this organization the outstanding leader in the Chicago plate glass replacement field. You will also like it!

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AMERICAN GLASS CO.
1030-42 N. BRANCH ST. CHICAGO

OUR FLEET OF
TRUCKS ASSURES
SERVICE ★



Heavy

Haul

IN THE mountainous coal fields, two locomotives pull together, as one, on heavy hauls.

In the present business upswing, similarly, you will make the grade more easily if your forces are coupled with those of Standard Accident.

Standard service is more than a high-sounding catchword. The company pulls shoulder to

shoulder with its agents. Every official keeps his door always open to representatives.

Standard of Detroit, a pioneer, has for 53 years advanced with the frontiers of Casualty and Bond underwriting. Modern, broad and liberal contracts. A nation-wide service organization. More than \$152,000,000 paid out in claims.

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COLUMBIA, S. C.

WISCONSIN

FREDERICK S. STAPLES & CO.

Certified Public Accountants
First Wisconsin National Bank Bldg.
Milwaukee, Wisconsin

ADMITTED ASSETS

'34... \$1,741,629.35

'35... \$1,907,088.31

'36... \$2,759,875.33

**COMMERCIAL STANDARD
INSURANCE COMPANY**
FORT WORTH, TEXAS

William H. Bates, successful general agent can help you sell. Read his "Casualty and Surety Coverages." \$1. The National Underwriter.

ACCIDENT AND HEALTH

Announces Six New Policies

Newly Established Accident and Health
Department of California-Western
States Life Now Functioning

The accident and health department of the California Western States Life, recently established, has announced three disability and three accident policies issued in its monthly premium division. The "perfection" disability policy pays 12 months for total accident disability for "his" occupation and thereafter for life for "any" occupation, with one-half partial for six months, and 12 months for confining illness disability, with two months for non-confining. The first seven days are eliminated for sickness, unless covered by rider with additional premium. If illness causes irrevocable loss of the sight of both eyes or permanent loss of entire use of both hands, both feet or one hand and one foot, and assured survives for one year, a lump sum equal to 10 times monthly indemnity will be paid in addition to other indemnities. Double the principal sum is paid for accidental loss of both eyes, both hands, both feet or any combination of two such individual losses. Double indemnity is provided for hospital confinement for two months. Ambulance expense is reimbursed up to \$10. A schedule of surgical operation indemnities is included. Air travel is covered under the usual "fare paying passenger" provision. After two months, 10 days grace is allowed for payment of premium. The annual premium, for \$100 monthly and \$1,000 principal sum, for men, ages 18-49, class AA, is \$42. For the "perfection" accident policy, with the same coverage as the accident portion of the disability policy, the annual premium for men, 18-64, class AA, is \$20.

The "superior" policies have much the same coverage, but limit accident indemnity to five years; cover illness only after 30 days in force, instead of 15; restrict payment of illness indemnity from tuberculosis, boils, felons or external abscesses to three months and non-confining to one month; eliminate the ambulance reimbursement and provide rather a limited schedule of surgical operation indemnities. The annual premium for the "superior" disability policy for the same class and amounts is \$31.30 for men and \$48 for women. For the accident policy, the corresponding rate for men and women, ages 18-64, is \$15.60.

The principal difference in the "utility" policies from the "superior" form is that total accident disability is limited to three years. The rate for the disability policy on the same classification as above is \$28.80 for men and \$43.20 for women and for the accident policy \$15. A policy fee is collected with the first premium on all these policies. Premiums on the disability policies are increased 25 percent for ages 50-54 and 50 percent for ages 55-59. Monthly indemnities are increased 10 percent if premiums are paid annually, or 5 percent if semi-annually.

Postpone San Francisco Meet

Due to "unsettled labor conditions affecting hotels," the meeting of the Accident & Health Club Managers Club of San Francisco has been postponed to May 17. At that time, club members will consider several amendments to the by-laws.

New York Producers' Banquet

NEW YORK, May 12.—The producers' banquet given under the auspices of the New York Accident & Health Club is being held tomorrow. Reservations have already been made for 250. Floyd N. Dull, vice-president Contin-

ental Casualty, will be the toastmaster. There will be no after-dinner speakers. Among the guests will be Superintendent Pink of New York and John S. Turn, former vice-president and general manager of the Aetna Life in New York.

McGary Takes on National Casualty in Los Angeles

LOS ANGELES, May 12.—Earl W. McGary of Los Angeles has taken over the former Peter & Thompson accident and health agency of the National Casualty in this city and will operate as Earl W. McGary & Co. This agency was established in 1933 by H. A. Peter and H. F. Thompson. Mr. Peter died in 1935, and Mr. Thompson in 1936. Since that time the business has been carried on by Mrs. Thompson, who has now relinquished her interest in the agency, with approval of the home office.

Mr. McGary has had a long and successful experience in accident and health insurance, entering the business many years ago as special agent of the Ocean Accident. Subsequently he became manager of the accident and health department of the Commercial Casualty and Metropolitan Casualty, which he represented for eight years. He was elected president of the Accident and Health Managers' Club of Los Angeles in 1934 and also president of the California Accident and Health Association. For the past three years he has been assistant manager of the Los Angeles office of the Northern Life of Seattle.

Decide on Pacific Mutual Soon

ST. PAUL, May 12.—Commissioner Yetka of Minnesota expects to decide within a month whether the new Pacific Mutual Life will be licensed in Minnesota. He has instructed William Corcoran, New York, advisory actuary for the Minnesota department, to make a study of the new setup and to report his findings at an early date.

Commissioner Yetka himself went to Los Angeles in March to make a personal investigation into the Pacific Mutual setup and brought back a mass of material which he has since been examining.

Inter-Ocean Enters Texas

The Inter-Ocean Casualty of Cincinnati has entered Texas, T. W. Browning and Ray Holland, operating the Security Agency, Houston, being appointed agents.

Philadelphia Club Elects

PHILADELPHIA, May 12.—R. Whitehead, Maryland Casualty, was elected president of the Accident & Health Club of Philadelphia at its an-

nual meeting. B. Rasch, Massachusetts Bonding, is vice-president; D. S. Walker, United Benefit Life, secretary; and E. J. Lynch, General Accident, treasurer.

Cunnington, Blunt at Columbus

H. A. Cunningham, Aetna Life, Cleveland, president National Accident & Health Association, and J. W. Blunt vice-president Monarch Life, addressed the Columbus (O.) Accident & Health Association this week. Leonard N. Roach, president of the Cleveland association, was a guest.

Boston Claim Men to Meet

The Boston Life & Accident Claim Association will hold its annual dinner and meeting May 14 in the Kenmore Hotel. New officers will be elected, this to be the last meeting of the current year.

E. J. Morris, policy claim superintendent Equitable Life of New York, will speak.

Names Ideal Agency, Chicago

The Ideal Insurance Agency, 222 West Adams street, Chicago, has been appointed general agent for Chicago and vicinity by the Income Guaranty of South Bend, Ind., to write the entire line of non-cancellable accident and health contracts and also the non-occupational accident policy. T. W. Howard is manager of the agency. He has had 12 years' general insurance experience and for the last few years has specialized in health and accident coverage.

Brewster Building Agency

Truman S. Brewster, who has been placed in charge of the Chicago agency of the Monarch Life, has started building up the man-power of that agency and expects to put on a number of additional agents in the near future. He has been with the Monarch in Chicago for 15 years and has been one of its most regular and consistent producers of both accident and health and life business.

Neild Now Agency Manager

Robert M. Neild, who has been claim superintendent, has been made agency manager of the Columbian Protective of Binghamton, N. Y., to succeed L. D. Stanton, resigned.

A new and dramatic film entitled "Sentinels of Safety" has been announced by the Aetna Life affiliated companies. Produced in Hollywood under professional direction, the picture deals with home accident prevention, and handles the subject in an unusual but highly effective manner. It was given a premiere showing as a part of Aetna Life companies' exhibit program at the Midwest Safety Congress, held in Chicago, May 12-13. Here it won the attention and acclaim of many authorities on home safety.

AMERICAN Re-insurance Co.

Robert C. Ream, President

99 John Street New York

DECEMBER 31st, 1936

CAPITAL	\$ 1,000,000.00
Surplus	6,123,137.74
Voluntary Catastrophe Reserve	500,000.00
Reserve for Losses	3,916,522.75
All Other Liabilities	1,882,235.22
TOTAL ASSETS	13,421,895.71

NOTE: Securities carried at \$336,887.50 in the above statement are deposited as required by law.

CASUALTY • FIDELITY • SURETY
Re-insurance

New Officers Are Named by Chicago Association



CHARLES N. DUBACH

Charles N. Dubach, manager of the personal accident division in the western department of the Hartford Accident and Health Association at the annual dinner meeting this week.

Other new officers are: Vice-President, A. D. Anderson, Continental Casualty (reelected); secretary, David Green, United of Chicago; treasurer, R. R. MacKenzie, American Service Bureau; directors, C. T. Redfield, Mutual Benefit; A. J. Higgins, Aetna Life; E. H. Ferguson, Great Northern Life; Harold Bredburg, National Service & Appraisal Company; H. G. Rockwood, United, and C. H. Davis, Pacific Mutual Life.

President Dubach was named as official delegate of the association to attend the meeting of the Health & Accident Underwriters Conference at White Sulphur Springs.

A movement was started to boost Mr. Anderson, who is now vice-president of the National Accident & Health Association, for president of that organization at its annual meeting in Milwaukee June 3-4 and met with a most enthusiastic response, but Mr. Anderson stated that he could not allow his name to be presented for the presidency as he did not feel that he could give the time to the office that it should have.

He outlined briefly the plans for the national association convention including the setup for the sales clinic which he will conduct the afternoon of the first day.

The Milwaukee meeting will be held at the Hotel Schroeder. Reservations may be made through C. E. Dalrymple, 324 East Wisconsin avenue, Milwaukee, who is chairman of the local committee in charge of hotel arrangements.

Increase Capital by \$100,000

Capital of the American Motorists of the James S. Kemper group has been increased from \$650,000 to \$750,000 by the issuance of additional stock at par.

New Missouri Referee

E. H. Shackelford of Hannibal has been appointed a referee for the Missouri workmen's compensation commission. He fills the vacancy caused when Frank J. Lahey of St. Louis was promoted to a place on the commission.

CASUALTY CLAIM MAN

24 years experience, Casualty, Fidelity and Surety. Now employed, desires Chicago connection. 20 years supervisory work. Admitted to Illinois Bar.

ADDRESS F-74, NATIONAL UNDERWRITER

CHANGES

Crouse with American Casualty

H. G. Evans, president of the American Casualty of Reading, Pa., announces the formation of a new department to be known as the actuarial and statistical department.

Heading it is C. W. Crouse, who has been assistant actuary of the Pennsylvania state workmen's compensation insurance fund.

He is a graduate in mathematics from Penn State, has had years of experience in research, analysis and actuarial work.

Bowers Goes to Albany

C. L. Bowers, who becomes manager of the Massachusetts Bonding at Albany, N. Y., to succeed Donald MacDonald, who enters the advertising field, is a young man 37 years old. He has been assistant manager at Des Moines. He recently married Mrs. Geneva C. D. Dailey. Mr. Bowers was president of the Des Moines Casualty & Surety Club.

Lockard to F. & D. Head Office

James E. Lockard, Columbus manager for the Fidelity & Deposit, has been transferred to the head office as associate director of the training school. J. E. Carroll, heretofore assistant manager at Columbus, has been appointed manager.

Ashby with the Century

William T. Ashby has been appointed general agent of the Century Indemnity in Newark. He is well known in the business, having formerly served as resident vice-president for the Globe Indemnity in charge of the Newark office.

Templeton to Buffalo

David D. Templeton has been transferred from Harrisburg, Pa., to Buffalo by the Aetna Casualty. He was bond superintendent at Harrisburg and will have the same position in Buffalo. He succeeds O. W. Schooley who has gone to Cleveland as assistant manager for the Fidelity & Deposit. A. H. Bent, formerly special agent for Aetna Casualty, succeeds Mr. Templeton at Harrisburg.

Linthicum Now on His Own

Howland Linthicum has resigned his connection with the Seaboard Surety to act as a specialist in assignments with reference to departmental regulations and adjustments in connection with regulatory and tax matters affecting the liquor industry. He has opened an office in the Colorado building, Washington, D. C. He served the Seaboard Surety as a specialist on liquor regulations.

Meyers to Standard Surety

J. W. Meyers has been appointed special agent of the Standard Surety & Casualty in southern California, with headquarters in Los Angeles. He has been with the Maryland Casualty as special agent in Los Angeles for three years.

Reduce Rates 10 Percent on Unclassified Fidelity

Unclassified fidelity schedule rates have been reduced 10 percent. This classification accounts for about 60 percent of the fidelity business. About five years ago the rates were increased 10 percent. That increase is now removed. The minimum premium is still \$2.50 and the annual minimum earned is still \$1. The rate is 50 cents for bonds from \$30,000 to \$50,000; 40 cents for bonds \$50,000 to \$100,000; 30 cents for \$100,000-\$250,000, 27½ cents for \$250,000-\$500,000, and 25 cents for those above \$500,000.

AUTOMOBILE INSURANCE

The kind of broad form
coverage you like to sell

[REDUCED RATES THAT
WILL GET AND HOLD
BUSINESS]

UTILITIES INSURANCE COMPANY

A STOCK HOME OFFICE COMPANY

BROADWAY AND LOCUST ST.

ST. LOUIS, MO.

(Rated A+)

Direct contracts available for conservative
and successful agents in Illinois, Indiana,
Iowa, Missouri, Ohio, Nebraska, Colorado,
Oklahoma, and Tennessee.



THE END OF A "BIG" NIGHT SUITS FOR DAMAGES WILL FOLLOW AND

It is the **OWNER OF THE BUILDING** or the **OPERATOR OF THE CLUB OR TAVERN** who will **PAY THE BILL**. This is in accordance with the **ILLINOIS LIQUOR CONTROL ACT**.

The Real Estate and Personal Property of the Building Owner and Tenant may be sold to satisfy such judgments.

Do Any of Your Clients Own or Control Property in Which There Is a Tavern?

Do They Know About This Law? • Commission to Brokers 15%

A. F. SHAW & COMPANY, Inc.
INSURANCE EXCHANGE CHICAGO WABASH 1068

Wants Automobile Fatalities Reduced

(CONTINUED FROM PAGE 17)

pedestrian accidents 36.9, collision with a fixed object 6.2, non-collision 5, bicycles 2.9, street cars 1.1, etc.

From 25 to 64 years of age there were 67.5 percent of the accidents; from 18 to 24, 28.1 percent and 65 and over, 2.3; under 18, 2.1.

There are three yardsticks, Mr. Hall said, by which one can measure auto-



J. DILLARD HALL

mobile accidents, viz, conditions of motor vehicles, wherein statistics proved that cars were mechanically perfect, 93.1 percent. Only 7 percent of the accidents were due to mechanical defects. The next concerns weather conditions, only 15 percent of the accidents happening during bad weather. Next are road conditions. It is found that 76 percent of the accidents happen on dry surface roads. So far, Mr. Hall stated, one cannot blame automobile accidents on defective cars, weather or roads. An appeal must be made to the heart and head.

He made four recommendations to prevent automobile accidents. First, uniform traffic ordinances and regulations; next, intelligent, impartial enforcement of automobile laws and ordinances; next, road construction and maintenance in harmony with the best safety engineering standards; next, a continuation of the work now being done by states, municipalities, organizations and individuals to inform and warn motorists, children and the general public concerning the dangers of the highways.

Some Alabama Statistics

Mr. Hall always localizes his talks. He presented statistics about automobile accidents in Alabama. Last year there were 584 deaths, compared with 520 the year before. There were 1,660 total accidental deaths due to all causes in Alabama last year, compared with 1,534 the year before. Alabama, he said, has no state safety organization. It has a driver's license law with no provision for examination. He said that the revocation and suspension clauses need strengthening. The number of automobile accidents in Alabama last year were 929. The number of people seriously injured were 362; the number of people injured slightly, 858; the number of deaths, 449. There were 205 revocations and 205 suspensions. The principal causes of automobile accidents in Alabama, Mr. Hall said, were speed, careless operation of automobiles and intoxication.

In presenting the figures Mr. Hall said that the number of killed must be applied to the highways outside of the corporate limits of the city. The total killed throughout Alabama, including both highways and cities, amounted to 633.

Tell Sordid Tale of Commonwealth

(CONTINUED FROM PAGE 17)

Mr. Adams and Secretary Lotkin were in agreement in their testimony that George S. Ryan, attorney and claims manager, was the actual head of the company and controlled its affairs, and both stated they looked upon Ryan as the representative of the commissioner.

DeCelles Is Blamed

The failure was blamed upon Mr. DeCelles by Mr. Adams, who testified: "Shortly before we failed the commissioner, in a published statement, expressed the opinion that the company was insolvent. No company, particularly a new one, could stand up under that. Petitions for bankruptcy were filed and the company was headed for receivers."

Lotkin testified that Ryan, who was under salary of \$5,000 a year at first, later increased to \$10,000, received checks and cash in amounts of \$1,000 and \$1,500 at different times during the first few months of the company's existence, totaling \$10,000, in addition to his salary. Lotkin stated he knew \$2,500 of the amount was for organization expense but knew of no reason why the other amounts should have been paid Ryan.

Adams admitted the company took all insurance risks at the beginning. "The first list of our policyholders read like the roster of the Charlestown state prison" said Mr. Adams. "By that I mean the character of the men was not good, but that did not necessarily make them bad insurance risks. We had no time to check the applicants at first and took them all, good, bad, indifferent and rotten, mostly rotten. But we weeded them out as fast as we could."

Castelli Became President

Count Luigi S. Castelli of New York was elected president at the annual meeting Oct. 12, 1936, in face of strong opposition from Ryan, according to Adams and Lotkin, and as a result Ryan dropped out of the picture. Castelli never assumed the presidency, however, for he was unable to secure a bond. E. P. Annis, who had been president up to that time at a salary of \$15 a week, was advised by the commissioner to continue in office.

In agreement with the previous testimony of all witnesses that the original directors were all dummies, Adams stated a mistake was made in not securing the resignations of all before they were made directors. As a result, when it was desired to replace the dummy directors with new ones, named by the financial interests of the company, the dummy directors would not resign except for a price, said Adams. The president was put up at auction and the bidding went as high as \$1,000 for him, while another dummy was bought out for \$500, testified Mr. Adams. Other directors were given jobs with salary.

"Not only was the Commonwealth solvent" testified Adams, "but it would have closed the year with \$50,000 profit and fully \$200,000 would have been made this year if we had been allowed to continue. Of course we did not expect to make any money with the company, it being a mutual company, but there was a good profit to be had from the finance corporation and the agency."

Gave Nathan Fink \$1,000

Adams stated he was asked by one Nathan Fink to make out a check to Fink for \$1,000. By inquiry he gained the idea it was to pay Fink for acting as an intermediary with the commissioner in the interests of the company. He refused to make out the check at first but was assured by John F. McAuliffe, placed in the offices by the commissioner to watch affairs, that the commissioner approved of the payment and when McAuliffe OKed the check he made it out. Later, however, when a second request was made by Fink, for

a check for \$2,000, "I got my equilibrium," said Adams, "and I refused to make out the check, which occasioned some uncomplimentary comments between Fink and Adams. Fink has since filed a bill for \$4,000 additional for services. We were buying something and didn't get the goods," said Adams, as the company was closed up soon after.

Alexander Jones, a former beer salesman, explained how he came to be selected as a director. He testified he was approached by Thomas Black and asked to serve. The witness frankly stated he was surprised but thought it a good opportunity to "get into big business", learn the insurance business and better himself, so served, after being convinced the company was on the "up and up". He had voted, he said, as the financial interests of the company wanted him to until time came to retire him, when Black had bargained with the promoters for his resignation for \$500. Later he was placed on the payroll, however, and became an adjuster of property damage claims at \$60 a week, the same salary paid the principal claims adjuster. Jones admitted he had had no previous experience, but felt he did a good job and earned his money as he settled eight out of 10 claims for less than the reserves set up.

Wants to Be Recalled

Mr. DeCelles issued a statement, saying he had no intention of resigning, and standing by his testimony before the committee last week, that he did not know the three corporations were set up by straws, were under a joint management and were financed by Frank Cohen of New York, all of which testimony was contradicted by several witnesses later who claimed DeCelles was in conference with Cohen in New York before the company started. "I drove the company out of business," said the commissioner, "and these men (the witnesses) were involved. This is their day in court. I shall have mine later. I shall ask to be recalled before the committee."

Count Castelli on Stand

Mr. DeCelles pushed the Commonwealth into insolvency, Count Luigi G. Castelli, Neapolitan consulting engineer from New York, told the legislative committee Tuesday. He testified Mr. DeCelles threatened him with criminal action and then threatened to drive the Commonwealth out of business unless Castelli resigned as president of the concern.

Castelli, whom the commissioner is alleged to have called "phoney," defended his name by producing passports and documents showing he was a real count of an old Italian family, that his father, brothers and other relatives were high in legal councils in Italy, and that he had received degrees from an ancient university in Naples. He had served on diplomatic missions to Greece and had acted as consulting engineer for Delaware for many years and for prominent interests.

Said Efforts Blocked

Sent to Boston as an executive to straighten out the affairs of the Commonwealth for the financial interests, he told of his efforts being blocked by Mr. DeCelles, John F. McAuliffe, the commissioner's brother-in-law, who was placed in charge of the company, and by the counsel, George S. Ryan, who represented the commissioner, the latter styled the "Mussolini" of the outfit. He had several conferences with Governor Curley to get a fair deal with the commissioner and declared the Governor criticized the commissioner, while the latter expressed the thought the governor had desired to "have nothing come out about the company until after the election."

The company was never insolvent, said Count Castelli, even the commissioner, a few days before legal steps were taken to close up the company, addressing the office staff and assuring them the company was getting along all right.

The company was stuffed with em-

ployes sent by or recommended by the commissioner or Mr. Ryan, said the Count. Some of them, whom he found efficient, he kept and raised their pay. Others he fired. When he tried to put a man named Watson in a responsible position he testified the commissioner told him he should not do it as the man "was a Yankee." "I had never known that it was an offense to be a Yankee," said the Count.

Couldn't Qualify as President

Castelli declared the commissioner and Ryan blocked his efforts to get a bond, which was required by the by-laws of the company and not by the state, which prevented his qualifying as president. He criticized the commissioner for taking such action inasmuch as it was not a bond required by the state.

"I received a communication from the commissioner four days after I was elected president telling me I should not serve as president because I had not furnished a bond and letters were sent other members of the company forbidding them to allow me to do business, all from the commissioner. I had hardly had time to get a bond through at the time," testified the Count.

The witness expressed it as his opinion the bond was blocked by the commissioner or Mr. Ryan for him, since an appointee favored by the commissioner, named shortly after, received a bond in a day or two.

Castelli had given as references on his bond several vice-presidents of New York banks and other executives of New York city.

Trouble Started in October

When Ryan, general counsel, resigned, upon the election of Castelli as president in October, 1936, the trouble started. Castelli was refused his salary as president by McAuliffe. Castelli finally resigned Dec. 2.

Castelli stated the commissioner, after revoking the license of the underwriting agency late in November, immediately issued a license for a new Kilby Underwriters, with the same outfit, although the parent company had already been declared insolvent by the commissioner.

Castelli stated he devoted his time to cleaning up the worst claims and that when he was forced to resign the company was certainly in a solvent condition, with reserves of \$15,000 against 1,008 small property damage claims and reserves of \$171,000 against 1,600 small public liability claims.

"The commissioner," testified the Count, "told us a short time before we were forced into bankruptcy that our loss ratio was 35 per cent, the lowest of any company in the state. If we had needed more money Frank Cohen of New York stood ready to put up \$100,000 more money."

Complete Modernization of the Burglary Manual

(CONTINUED FROM PAGE 17)

Rates on a number of open stock classifications have been reduced. Increases have been made on some classes found to have produced high loss ratios.

A feature is the inclusion of rates and rules for many new all-risk and legal liability policies that have been developed since the broadening of burglary insurers' underwriting powers under amended state laws.

A brief outline of the different forms of coverage is included. This enables agents readily to discern the type of protection necessary for each client, and to avoid the danger of overlapping, once complained of.

In a supplement all standard endorsements are printed, copies of which are available to policy writing agents of associated companies.

Among the open stock classifications that enjoy a rate decrease are: Women's and girls' clothing, silk and satin piece goods and raw materials, hosiery and wines and liquors. Increases are effective on men's and boys' wear, shoes and cameras.

POINTERS FOR LOCAL AGENTS

Importance of Insurance from Credit Angle Stressed

At a district meeting of the Michigan Bankers Association at St. Joseph, Mich., Clyde B. Smith of Lansing, former president of National Association of Insurance Agents, urged bankers not only to carry adequate insurance protection for hazards directly connected with their business but to see to it that their borrowers are insured properly in order that their ability to repay loans may not be impaired or wiped out overnight.

"The state banking department," said Mr. Smith, "requires banks to carry fidelity bonds to preserve their solvency. Why shouldn't banks require borrowers to carry the same protection in order to preserve their solvency? Regrettable as it may seem, it is nevertheless a fact that any employer should require fidelity bonds of a reasonable amount for each employee who is handling money."

Urges Competent Agents

Mr. Smith stressed the need for bankers to make a thorough investigation of their own insurance and of that carried by borrowers to be certain it is soundly backed by reliable companies and written properly by competent agents. He pointed out the importance of the proper application of coverages to avoid complications in collecting on losses.

Modern conditions have multiplied hazards and bankers should no longer be satisfied with primary coverages either on their own risks or those of persons heavily indebted to their institutions, said Mr. Smith. He urged a general check-up on insurance at this time because of a rapid jump in values. The fact that many business men are insured on a coinsurance basis, some with little realization of its implications, makes this particularly important, he said. He also explained the advantages

of the supplemental coverage provided by the fire companies and the growing advisability for bankers to carry blanket bonds despite their fairly high cost. He cited the restrictions on bank robbery losses, as one reason for this. He said that robbery losses in Michigan banks for the year prior to May 1 exceeded \$100,000 and showed restrictions are warranted although the banks have greater protection now than ever before against bandits. The automatic reinstatement feature as a complete protection against embezzlement losses is one of the most valuable features of the blanket bond, he said.

Farm Agents Use Personal Property Inventory

Farm agents are using to very good advantage a personal property inventory known as form No. 611 sold by THE NATIONAL UNDERWRITER. This is a blank book for the listing of farm personal property and the value of each article. It was designed, by the way, by F. S. Dauwalter, who was formerly a farm underwriter and who is now director of the Business Development Office in New York City. It covers household furniture, grain and feed, hay, straw and fodder, farm machinery, harness and vehicles and live stock. It finishes with

a summary of values and schedule of insurance. It lists the various buildings, gives fire prevention suggestions, rules for measuring and other useful tables. This enables the farm agent to give an inventory to his customer or prospect. It is highly essential that the farmer have a record of his belongings so that in case of loss he has a ready reference book. Some agents in their advertising offer to give one of these books to anyone sending in a request. This opens the way for new prospects. The books sell at \$3.75 for 50, \$7 per 100, \$12.25 for 200, \$27.50 for 500. An agency can place its sticker on front of the inventory. It is a very valuable advertising document and it also is a creator of new insurance.

Cover Expensive Paintings

Agents appreciate the fact that where there are expensive paintings in private residences they should be covered under a fine arts policy which embraces all hazards. Very often these paintings are loaned either to some institution, art institute or are for exhibition purposes elsewhere. Naturally they should be covered under a policy that follows them wherever they go. There have been a number of instances where costly paintings have been marred or stolen. A recent case is where a caretaker had been drinking and evidently took a dislike to two oil paintings. He used a broom which was covered with dirt and beat the canvas, causing much injury.

In another instance children were playing they were hunters and shot holes into animals in a landscape scene. In both cases there was much damage.

Work and Materials Clause

Ray Evans, secretary of the Citizens Underwriters Agency of Bluefield, W. Va., raises some questions in connection with the answer given in the Feb. 25 edition as to whether under the work and materials clause fire works might be kept on the premises of the assured.

Mr. Evans refers to the statement given in the answer that the work and materials clause gives the assured permission to carry on whatever activities are usual and incidental to the business or the occupancy of the property and requires only that the assured shall not exceed the hazard usual to such property. "What if the storing of fire works in large quantities be usual to such property?" Mr. Evans asked. "What if the assured were actually in the business of selling fire works, or had gone into the business of selling fire works, and had stored large quantities of fire works in his residence and had the work and materials clause on his policy? Do you believe the companies could deny liability? He might have a hazard unusual to a residence, but you do not have a hazard unusual to the business of storing and selling fire works in large quantities. The companies might deny liability, but we doubt if they could sustain their position."

Question of Notice

An insurance company has a difficult time denying liability on account of the keeping of some material on the property in violation of policy conditions. Further, a situation such as Mr. Evans outlines would undoubtedly be complicated by such questions as to whether the agent had notice of the fact that the assured was habitually storing fireworks, whether this knowledge of the agent would be construed as knowledge of the

company, whether this knowledge could be construed as having assented to it, etc. With all this welter of confusing questions, probably the company would lose the case if it came to a lawsuit.

However, looking on the matter solely from the viewpoint of the intent of the companies, the rates for residences presume that the building will be used for residential purposes, and the work and materials clause brings this out by giving permission for activities usually incidental to the business or the occupancy of the property. If the building is described in the form as a residence, premium is paid on this basis, and the work and materials clause restricts materials and occupancy to that usual thereto, then it would appear that the companies would be justified in denying liability should the assured put his property to some use not usual to a residence. Not only is there the work and materials clause to be considered, but there is also the provision of the standard fire insurance policy denying liability in case the hazard is increased by means within the knowledge or control of the assured.

There appear to be no court decisions on this point. G. A. Deitch in "The Standard Fire Insurance Policy" cites a case in which the companies were sustained in denying liability because of storage of fireworks. However, this case is apparently too old to have involved the work and materials clause.

One type of work and materials clause does not specifically mention what type of business or occupancy is conducted. In some jurisdictions, the occupancy must be stated. If the occupancy were definitely stated as residence, there would not be much argument and the company could deny liability.

SALES IDEAS OF THE WEEK

Opportune Time to Sell Rental Value Cover

In many cities and towns, rents are being increased due to the fact that during the depression very little building was going on. This is particularly true so far as residences and apartments are concerned. Families bunched together and lived in more or less crowded quarters. Now that more people are at work and incomes have been reestablished in whole or part there is a demand for living quarters. A few years ago there were many vacant houses and apartments. In some points the situation is more acute than in others.

The present situation offers the opportunity to producers to review all their expiring policies and solicit rental or rental value insurance. The Northwestern National Life of Minneapolis has made a survey and finds that taxes cost \$18 a room for an apartment and \$29 a room if one lives in an average city house. One and two-thirds months of rent money represent taxes if one lives in an apartment and three and a third months rent checks go for taxes if one lives in a detached house. Therefore, whoever loses the rent is out not only the actual basic rental of the apartment but the inclusion of the tax.

Shows Tax on Buildings

The Northwestern National Life finds that apartment buildings in its study pay an average tax of \$1,344 a year. The average monthly rental rate is \$44.96 per apartment. Rental rates on the houses in the survey average \$52.84 a month and each house bears an average rental tax of \$177.39.

When any occupied or rented building is destroyed by fire, windstorm, explosion, etc., the owner cannot be fully indemnified for his entire loss even if he were to recover an amount sufficiently large to pay for the reestablishment of an identical building. He loses the income from the building if it has been rented to others. If he occupies it himself he will lose the value of the use. Rent insurance covers such loss of income or loss of use and may be granted for various risks such as fire, windstorm, earthquake, explosion, riot and civil commotion. Rent insurance is written by attaching rent forms to standard policies.

Rent insurance protects either the owner or the lessee against loss if the property is rendered untenable by the hazards insured against. If the building is occupied by the owner he suffers a loss equal to a reasonable rent which he would have to pay to secure the use of other property similar in all respects to his own before the loss. An interest of this sort is known as "rental value" interest. If the property is occupied by a tenant the loss may fall on either the tenant or owner depending on the terms. If the tenant is required to continue the payment of rent, even though the property is unfit for occupancy, he loses the full value of its use. However, the tenant is usually released from liability when the property becomes untenable through no fault of his own. In that event the owner then loses the amount of rent which he would have received under the lease. This is known as "rent interest." In either case, any owner or lessee of a building is a prospect for rental or rental value insurance.

ANSWERS

By J. C. O'Connor, Editor
National Underwriter's F. C. & S. Bulletin

Question—In your issue May 6, 1937, page 32, "Cover Baseball Umpires," please inform the writer if you referred to Federal Life of Chicago or Federal Life & Casualty of Detroit.

Answer—Referring to our article on covering baseball umpires, will say that the company is the Federal Life of Chicago.

* * *

Question—I notice recent comment in your publication on the subject of non-cancellable accident and health insurance. I would appreciate receiving from you information as to what companies are writing this form at present.

Answer—The following companies are writing non-cancellable accident and health insurance:

Income Guaranty, 511 West Colfax avenue, South Bend, Ind.; Loyal Protective, 38 Newbury street, Boston; Massachusetts Protective, 18 Chestnut street, Worcester, Mass.; Massachusetts Indemnity, 632 Beacon street, Boston; Monarch Life, 14 Maple street, Springfield, Mass.; Mutual Benefit Health & Accident, Fairley building, Omaha; Paul Revere Life, 18 Chestnut street, Worcester, Mass.; United Benefit Life, Fairley building, Omaha.

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Michigan Experience Reported

General Loss Ratio of 51 Percent Lower Than Anticipated — Hartford Fire Leads

LANSING, MICH., May 12.—Michigan's fire loss ratio for 1936 is lower than originally forecasted. Final figures show a general loss of 51.09 percent, which is far above the all-time low figure of 35.60 established in 1935, but is about average for the past decade. In view of rate reductions which became effective in 1936 the showing is considered fair. The slightly reduced premium volume in 1936 reflected a rate reduction. The 1936 total was \$17,437,288 compared to \$17,796,177 in 1935. Net losses incurred amounted to \$8,908,787 in 1936 compared with \$6,336,235 in 1935. There was a substantial increase in other than fire business, net premiums in that classification mounting from \$6,717,383 in 1935 to \$9,260,406. Net losses incurred totaled \$4,323,977 and \$2,647,659 for the respective years.

Stock fire companies of other states, which write the vast bulk of Michigan's fire business, had a higher loss ratio than the general average. It was 58 percent in 1936 compared with 37.74 in 1935. Net premiums totaled \$11,518,446 for these carriers, a decline of about \$1,000,000 from the previous year. Net losses amounted to \$6,680,161, compared with \$4,710,962 in 1935.

Other Stock Figures

Foreign stock companies, whose net premiums totaled \$2,162,847 had a fire loss ratio of 63.02, compared with 40.41 percent in 1935. Michigan stock companies, with net premiums of \$84,658 compared to \$45,322 in 1935, had a loss ratio of 66.29 percent. The aggregate stock loss ratio was 58.83 percent compared with 38.31 percent in 1935.

The mutuals enjoyed a favorable experience in 1936 and increased their business. Mutuals of other states boosted their net premiums from \$2,046,270 in 1935 to \$2,714,687 in 1936 while maintaining a loss ratio for the latter year of 20.36 compared with 20.29 in 1935. Michigan mutuals, however, showed a 10 percent increase in loss ratio, from 20.05 to 30.05 percent but they also increased net premiums from \$647,500 to \$742,091. The aggregate mutual premiums, net, totaled \$3,456,778 compared with \$2,693,770 for 1935. Reciprocals, which write a negligible part of the business, had an unusually low loss ratio of only 13.51 percent on net premiums of \$201,403, about \$34,000 less than collected in 1935.

Hartford Is Leader

The Hartford maintained its leadership in total fire premiums with \$661,941, compared with \$638,361 in 1935. Its loss ratio was 58.52 percent. The Great American was second in fire volume with net premiums of \$555,697, substantially less than the \$614,132 collected in 1935. The loss ratio was 64.99. The American of Newark was third among fire writers with \$483,175 in net premiums, compared with \$621,105 in 1935. The loss ratio was 52.79, more than double the 1935 figure. Other large fire writers follow: Springfield Fire & Marine—net premiums, 1936, \$424,918, loss ratio, 61.95, 1935, \$449,402, 35.39; National of Hartford, 1936, \$424,548, 48.91, 1935, \$432,094, 30.35; Travelers Fire, 1936, \$416,254, 55.48, 1935, \$406,840, 42.57; North America, 1936, \$349,055, 56.20, 1935, \$370,549, 35.67; Continental, 1936, \$344,230, 52.91, 1935, \$331,644, 41.96; Northern of New York, 1936, \$323,553, 44.48, 1935, \$336,312, 39.47; Home, 1936, \$307,392, 70.10, 1935, \$493,303, 36.59.

Herbert Paine Sells Agency

Well Known Decorah, Iowa, Insurance Man, Has Been in the Business 50 Years

Herbert D. Paine, for more than 50 years head of his agency in Decorah, Ia., has sold the business to D. G. Haugen, who will continue to represent all the companies. H. D. Paine's father, Henry Paine, was state agent for the Continental in Iowa from January, 1884, to Jan. 1, 1914. Herbert Paine traveled as special agent for the Continental and London Assurance in Iowa for 23 years. He was one of the original members of the Decorah chamber of commerce. He with Mrs. Paine established the children's book shelves in the public library in memory of their daughter, Marion. He has been an extensive farm owner. He represented six stock companies for 50 years.

H. D. Paine entered the employ of the Continental as special agent on Jan. 1, 1897, assisting his father. He remained as his assistant until his father's death. Herbert Paine has been confined to his house for over two years suffering from neuritis and rheumatism.

Mr. Haugen, who purchased the agency, is a brother-in-law of J. A. O. Preus, vice-president W. A. Alexander & Co. of Chicago, former governor of Minnesota and former insurance commissioner of that state. Incidentally it might be stated that Herbert Paine has been a subscriber to THE NATIONAL UNDERWRITER, starting almost at its inception 40 years ago when it was known as the "Ohio Underwriter."

Illinois Program Prepared

Agenda of Agents Meeting May 21 Includes Business Forum on Current Subjects

The 38th mid-year meeting of the Illinois Association of Insurance Agents at the Leland Hotel, Springfield, May 21, will be preceded by a dinner the evening before at which A. S. Keys, Springfield, board chairman, will preside. This will be an executive session of directors.

President W. Herbert Stewart, of Stewart, Keator, Kessberger & Lederer, Chicago, announces a complete program, which will be largely discussional. The morning session, to start at 10 o'clock, will be open only to agents. President Stewart presiding. The resolutions committee will be appointed, the reports of Secretary-Treasurer S. E. Moisant of Kankakee and National Councillor F. J. Budelier of Rock Island read. After other committee reports, consideration of new business and reading of announcements, there will be a recess.

A local board luncheon is scheduled for 12:30 p. m. in the sun room, second floor, at which J. J. Beattie, chairman of the local board committee, will preside. There will attend executive officers of the various local boards and officers and directors of the Illinois association.

The afternoon session is scheduled to start at 2 o'clock. This will be an open meeting and business forum. Six main subjects and discussion leaders are scheduled. They are:

Business Development: a—How can organization be improved? b—what are the benefits to agents? c—what are the practical results? Wallace Rodgers, assistant manager Western Underwriters Association, Chicago; Problems

of the rural or farm writing agent and how to combat them, R. W. Forshay, Anita, Ia., former president Iowa Association of Insurance Agents and member farm committee National Association of Insurance Agents; Occupational diseases—compensation insurance, W. C. Eaton, manager compensation and liability division Zurich U. S. head office, Chicago; Supplemental or extended contract—(a) riot and civil commotion in light of present labor unrest, (b) how can sale be increased? Lyman M. Drake of Critchell, Miller, Whitney & Barbour, Chicago, chairman committee on revision of standard fire forms, National association; Use and occupancy insurance, (a) how can premium volume be increased? F. L. Erion, adjuster for the companies, Chicago; Future American agents, Wade Fetzer, Jr., of W. A. Alexander & Co. Time will be afforded also for discussion of other subjects that may be mentioned from the floor.

After this there will be report of the resolutions committee, consideration of unfinished business and adjournment.

Celebrates 50th Anniversary

E. S. Raymond of Detroit Has Had Long and Remarkable Career in the Insurance Industry

E. S. Raymond of Detroit, vice-president of Marsh & McLennan, celebrated the 50th anniversary of his entrance into insurance at a luncheon given by his associates. He was presented with a watch. He started in the business in May, 1887, with W. G. Lineburgh & Son, then and now general agents of the Hartford Steam Boiler at Bridgeport, Conn. He joined the Travelers in January, 1903, being first assigned to Erie, Pa., opening a new office there. In September, 1903, he was transferred to Detroit as manager of the casualty department. The volume of casualty business in Michigan then was small. Since then the state has come to the front in its industrial enterprises.

Early in his life in Detroit he made the acquaintance of Henry Ford and the late Senator James Couzens. The Ford Motor Company desired automobile liability and property damage insurance covering demonstrating and testing. A certain premium per car was established but Mr. Couzens thought he could drive a better bargain so he proposed that he would pay a flat premium on 4,000 cars to be manufactured that year. If the number was exceeded no additional premium was to be paid. Vice-president W. G. Cowles of the Travelers, who did not believe any company could build 4,000 cars in 12 months, accepted the proposition and won, for that year the Ford Motor Company could build but 3,200 cars.

Mr. Raymond remained with the Travelers until March, 1923, when he became vice-president of the S. S. Glass Corporation and on March 1, 1927, he became vice-president of Marsh & McLennan.

Cleveland Goes "Wild West"

Many Distinguished Guests on Hand for Insurance Board's "Skull Valley Days" Celebration

CLEVELAND, May 12.—Probably the real wild west never disclosed a tougher looking bunch of hombres than were gathered at the Cleveland Insurance Board's "Skull Valley Days" banquet. Even Superintendent Bowen lost his identity and became a part of the western scene, which required a dozen sheriffs with two guns each to keep in order.

Nearly 300 board members and guests

from various parts of Ohio took part. There were no formal speeches but immediately following the four-course turkey dinner, President D. E. Herren of the Insurance Board took the floor to introduce some of the prominent figures present, including Superintendent Bowen, Raymond Rhoads, assistant superintendent; C. A. McCleary, state license clerk; H. S. Martin, president Ohio Association of Insurance Agents; J. E. Granger, Cleveland fire chief; F. P. O'Connor, national councillor Ohio association; R. B. Julian, assistant manager Ohio Inspection Bureau; J. M. Shaw, Cleveland manager Ohio Inspection Bureau; C. C. Atwell, manager Ohio Audit Bureau; D. B. Edwards, Cleveland superintendent Ohio Audit Bureau; J. F. Schweer, secretary, Cincinnati Fire Underwriters Association; R. G. Little, president, and Custer Snyder, secretary Lorain County Insurance Association; T. T. Bryant, vice-president W. P. Dolle & Co, Cincinnati; D. C. Bowen, brother of the superintendent, and S. D. Herren, father of the Cleveland president. A large number of field men were also present.

Following the introductions, President Herren endeavored to outline the high points of the mid-year convention. This was the signal for general turmoil and a barrage from the sheriff's guns which broke up the banquet and caused retirement to the gambling rooms of Skull Valley when an ample supply of "stage money" was provided.

St. Paul Yards Loss \$200,000

ST. PAUL, May 12.—Adjustment of the loss as a result of the South St. Paul stockyards fire April 29 is being made this week. The loss is in the neighborhood of \$200,000. The blaze practically wiped out the sheep section of the yards and for a time threatened the entire plant.

Several companies which in recent years have written the stockyards business escaped this loss through a cancellation of practically all existing policies April 1, just a month before the fire occurred. The cancellation came about through the transfer of control in the yards to the United Stockyards Corporation, recently organized to take over the holdings of large packers in several of the major stockyards of the country.

The Chicago agency of Rollins-Burdick-Hunter negotiated a blanket policy covering all the yards controlled by the United Stockyards Corporation, making possible a considerable saving in premiums to the stockyards companies. The insurance is in that agency's office companies. A. T. Persson of the Toplis & Harding, Wagner & Glidden office is handling the adjustment.

Portsmouth, O., Agents Elect

W. J. Eisnagle has been elected president of the Portsmouth (O.) Association of Insurance Agents, Virginia Robinson Hatcher is vice-president and Orland Morgan secretary-treasurer. The executive board includes, in addition to these officers, William Hazelbeck, Heron Johnson and William Miller.

Nebraska Department Fund

LINCOLN, NEB., May 12.—The legislature has appropriated \$100,000 for the insurance department for the biennium beginning July 1. This includes \$10,000 for the bureau of securities, of which Director Smrha is titular head. It does not include the \$6,400 salary of the director, which is payable out of general property taxes, but includes \$40,000 for salaries and expenses of examiners, actuaries and accountants, to be paid out of examination fees collected from companies, against \$25,000 two years ago, and \$60,000 for salaries and expenses in the insurance department and bureau of securities, field investigations and expenses and litigation. A request for

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\$5,000 for expenses of litigation was disallowed.

For the fiscal year ending June 30, 1936, the department collected \$71,025 in fees, \$18,975 for examinations and \$5,766 for the bureau of security fees. Taxes collected totaled \$562,728. The legislators took the position that the taxes collected cut no figure in appropriations, as the department is merely a convenient collecting agency.

Jeffries to Address Class

CINCINNATI, May 12.—L. U. Jeffries, warden of the Ohio department, will address the University of Cincinnati property insurance class on "State Supervision and Current Problems" May 17 at 6:40 p. m. in Baldwin Hall. The talk will be open to visitors. President Theodore Safford of the Cincinnati Fire Underwriters Association is giving the regular lectures this semester.

Akron Business Development Meet

At the Business Development meeting in Akron, O., speakers include B. W. Bridgford, North America, Cleveland; A. J. Charron, Travelers Fire, Cleveland; E. O. Pierce, St. Paul Fire & Marine, Columbus; J. W. Weddell, Western Factory; John A. Davis, C. H. Allenbaugh and Wilford Holcomb of Akron. E. F. Benson of Akron and W. H. Witherspoon, Aetna Fire, Columbus, are in charge.

Summarizes Minnesota Bills

Laws enacted affecting fire insurance are summarized by Clyde B. Helm, secretary of the Insurance Federation of Minnesota: Taxes paid by companies on fire policies for benefit of fire marshal's office are increased from $\frac{3}{8}$ to $\frac{1}{2}$ of 1 percent. A 2 percent surcharge on fire premiums is authorized in cities of second-class for benefit firemen's relief associations. Township mutuals are permitted to operate in 125 towns. A tax for benefit of fire department relief associations is imposed on self-insurers and on fire insurance written in unauthorized companies.

Missouri Agents' Meeting

The annual meeting of the Missouri Association of Insurance Agents will probably be held sometime during the week of Oct. 10. M. L. Clevlen of Poplar Bluff is president and will have a conference with J. W. Rodger of St. Louis, executive secretary, in due season and decide on the date.

Indianapolis Bowling Results

The Insurance Bowling League of Indianapolis finished a very successful season with 12 teams in this order: New Amsterdam Casualty, Connecticut General Life, Equitable Life, United States Fidelity & Guaranty, Rough Notes Company, Globe Indemnity, Indiana Inspection Bureau, Fidelity & Casualty, Hoosier Casualty, H. J. Spier & Co., Underwriters Adjusting, Insurance Exchange. James Hurt, local agent, had the high average for the season with 191.

A. R. McCann, Inspection Bureau, was elected president; Fred Kirschner, Hoosier Casualty, vice-president; T. J. Siener, C. O. Janus Agency, reelected secretary-treasurer.

Women to Hear Holker

MINNEAPOLIS, May 12.—Harry Holker, Maryland Casualty, will speak at the May 17 meeting of the Minneapolis Insurance Women's Club. The Minneapolis Insurance Club will hold a meeting that day.

Successful Kansas Meeting

One of the most successful Business Development meetings in Kansas was held in Zone 8 at Dodge City with 140 Agents and field men in attendance. It was in charge of L. W. Jones, Dodge City, agency chairman, and William F. Ehret, America Fore, field chairman. Interesting talks were given by the following Agents: L. W. Jones, Dodge City; S. E. Zirkle, Garden City; Sey-

mour Drehmer, Dodge City; Alpha Bales, Pratt; Bert Mitchner, Hutchinson; B. R. Bolinger, Bucklin, and Alex Case, Marion. Among the field men who addressed the meeting were W. F. Ehret, America Fore; Vern Steenrod, North America; J. H. Klinkenborg, Phoenix of Hartford, and Ray Priest, Liverpool & London & Globe.

Among those attending the meeting were Harry McIntosh, Hanover, chairman Kansas Business Development committee; Harry Tinklepaugh, Kansas City, president Kansas Association of Insurance Agents, and Wade Patton, Hutchinson, secretary of that body.

Rename Feydt in St. Louis

ST. LOUIS, May 12.—Julius S. Feydt, Jr., was reelected president of the Associated Fire Insurance Agents & Brokers of St. Louis at the annual meeting. Other officers are: Vice-president, William Eichens; treasurer, G. S. Metcalfe; secretary, R. E. Doerflinger; directors, W. F. Duerbeck, O. W. Earickson, H. J. Ewers, Jr., William Rodiek, Jr., D. F. Sheehan, E. W. Borcharding, C. H. Bowersox, C. E. Drozda, A. J. Fleer, J. C. Greulich and William Haase.

Additional Missouri Meetings

Additional Business Development meetings have been set in Missouri, where the Missouri Fire Underwriters Association is handling the educational campaign. At Maryville May 19 Loren Garlich and Lewis Stubbs are in charge for agents; T. H. Carlton and J. C. Hupp for fieldmen.

S. F. Conley and Sid Rollins will be in charge for agents of the meetings at Mexico May 18 and Jefferson City May 19, and Paul Schmuck and C. E. Neffert for field men.

Marth Manages Department

C. W. Marth of Lombard, Ill., has become manager of the insurance department of the Carl A. Lagerstrom Realty Company, Rockford, Ill., an old agency. He formerly was a field man, having been special agent of the Springfield F. & M. for some time and later for accident and health companies.

Benesch Denies Resignation

A. A. Benesch, Ohio state director of commerce, has denied he intends to resign to accept a position with a Cleveland trust company which is being reorganized.

Plan Cleveland Exhibit

The Ohio insurance division is to sponsor an exhibit at the Great Lakes Exposition at Cleveland this year, if funds are provided by the insurance companies, fire, life and casualty. The exhibit is to be of an educational nature, the material to be supplied by the insurance department. Superintendent Bowen spent some time in Cleveland going over the plans. The exhibit will embrace about 900 square feet.

Lelli Speaks at St. Joe

U. M. Lelli of Chicago, general agent of the Phoenix of Hartford, addressed the Credit Men's Association of St. Joseph, Mo., Wednesday evening. He pointed out the advisability of insurance buyers obtaining the advice of competent agents in arranging their program. Frequently, he said, the poor insurance set up of a firm is due to the attitude of the firm rather than to the failure of the agent to give proper service.

Columbus Conditions Criticized

The National Fire Protection Association says that unsatisfactory conditions in Columbus, O., are not promising for sustaining its favorable fire record. The fire department training school and rescue and salvage squad abandoned last year have not been restored. The personnel of the fire prevention bureau has been reduced to four permanent men with curtailment of building in-

spection. A fire prevention code submitted in 1935 has not been acted on. In addition to a larger fire loss last year the number of fires in buildings increased sharply to 1,602 as compared with 1,171 in 1935.

New Akron District Setup

New officers of the Akron district of the Ohio Association of Insurance Agents, are Ralph Jacobs, Coshocton, chairman; C. R. Laurensen, Canton, secretary, and E. S. Banson of Akron trustee.

Lloyd to Give Talks

The Ohio legislature having adjourned, Senator John A. Lloyd, secretary of the Ohio Association of Insurance Agents, will speak at several gatherings, including district meetings at Akron on May 20, Mansfield, May 25, Toledo, June 8, and Sandusky, June 14. He will talk to the Kiwanis at Coshocton on June 2.

Ohio Association Dates Set

The trustees of the Ohio Association of Insurance Agents have set May 26 for the opening of a statewide membership campaign and June 25 as the date for the mid-summer meeting. The place has not yet been selected. The board will meet again June 24.

Orders Assessment Change

LINCOLN, NEB., May 12.—Insurance Director Smrha is preparing an order to domestic fire companies operating on the assessment plan with limited liability. A number of them have been following the example of fraternal assessment companies and have been edging toward a stipulated premium basis. Many are selling policies on a five year basis, with a \$2 rate distributed over the period, 25 cents for each of the last four years. In a number of cases failure to pay extra assessments have been followed by cancellation and no return of unearned premiums.

The order will require a change in by-laws to provide that where either the insured or the company cancels for any reason, unearned premiums after the short rate has been computed shall be returned. John S. Logan, attorney for the department, says that the law clearly contemplates the use of the plan of advance assessments for the current year only, and that companies which are not required to carry reserves as against the yearly advance assessment should be required to do so where they accept assessments for a longer period, with the provision that the power to levy extra assessments shall not be curtailed.

Increase Michigan Budget

LANSING, MICH., May 12.—An increase of \$24,000 in the insurance department budget is provided in an appropriation bill which is expected to pass the Michigan legislature. It provides for an increase of \$5,000 to \$7,500 a year in the commissioner's salary.

New Rate Books in Illinois

Rate books were published by the Illinois Inspection Bureau during April for: Alden, Altamont, Beardstown, Caseyville (9th to 8th class), Fisher (9th to 8th class), Kingston Mines, Laharpe,

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INDIANAPOLIS

IOWA

CARL H. LAMBACH
1102 Davenport Bank Bldg.
Davenport, Iowa
Specializing in insurance trial work in State and Federal Courts. Department for investigations in Eastern Iowa.

INSURANCE ATTORNEYS

• The insurance law firms whose professional cards are shown on this and the succeeding pages have been selected after careful investigation. They have the recommendation and endorsement of The National Underwriter.

IOWA (Cont.)

BRADSHAW, FOWLER, PROCTOR & FAIRGRAVE

Suite 510 Crocker Building
Des Moines, Iowa
Representing Continental Casualty—Loyalty Group—Hartford Accident and many others.
Equipped for investigations and adjustments of Insurance Claims.

COMFORT & COMFORT

Frank J. Comfort George P. Comfort
1197 Southern Surety Building
Des Moines, Iowa
Massachusetts Bonding & Insurance Co., Casualty Reciprocal Exchange.
Trial of civil cases.
Investigations and adjusting.

STIPP, PERRY, BANNISTER & STARZINGER

LAWYERS
1099-1023 Bankers Trust Building
DES MOINES, IOWA
Travelers—Northwestern Life Co.—Globe Indemnity—Fireman's Fund.
Equipped for investigations, settlement of claims and trial of all insurance cases in State and Federal Courts.

BREESE & CORNWELL

First National Bank Building
Mason City, Iowa
Equipped for Investigations—Northern Iowa

A. R. STRONG

623 Davidson Building
Sioux City, Iowa
Equipped for investigations, settlement of claims, all insurance cases in State and Federal Courts.

KANSAS

HALL & CLARK

303-304 Wolcott Building
Hutchinson, Kansas
Specializing in all phases defense of insurance companies.
Reference: Western Adjustment & Inspection Company.

KELLER, MALCOLM & BURNETT

204-206 National Bank Building
Pittsburg, Kansas
Counsel for: Aetna Group, Employers Group, Standard Accident, Central Surety, United States Fire, Fireman's Fund and others.
Specializing in Insurance Law. Equipped for Trial of Cases. Investigations and adjustments over South-eastern Kansas.

PINGRY & PINGRY

First National Bank Building
Pittsburg, Kansas
The Aetna Group, Manufacturers & Wholesalers Indemnity Exchange, The Mercator Casualty Company, Indemnity Insurance Company of North America, The Glens Falls Indemnity Company.
Equipped for investigations, adjustments, settlement and trial of insurance cases over southeastern Kansas.

NORRIS & JENKINS

Public Utility Bldg.
Salina, Kansas
Insurance Companies represented: Fidelity & Casualty, Fidelity & Deposit, Loyalty Group, American Surety, Hardware Mutual and many others.
Equipped for investigations, adjustments and trial of cases in Northwest Kansas.

Doran, Kline, Colmery, Cosgrove

903 National Bank of Topeka Bldg.
Topeka, Kansas
Equipped for investigation, adjustment, settlement and trial of insurance business of all kinds in Kansas.

HARRIS & SHEARER

302 Brown Building
Wichita, Kansas
Ohio Casualty, Employers Casualty, Builders & Manufacturers and others.
Equipped for investigations.

KENTUCKY

KEENON, HUGUETET & KESSINGER

Security Trust Building
Lexington, Kentucky
Prudential Insurance Company; Yorkshire; Massachusetts Bonding; National Casualty, Detroit; Greyhound Lines and others.
Equipped for investigations, adjustments, and trial of all insurance cases in State and Federal Courts.

Davis, Boehl, Viser and Marcus

(Blakey, Davis and Lewis)
Kentucky Home Life Building
Louisville, Kentucky
Investigations, Adjustments and Trial of all Insurance Cases.

Woodward, Dawson & Hobson

Insurance Attorneys
615-24 Kentucky Home Life Building
Louisville, Kentucky

LOUISIANA

McCOY, KING & JONES

Suite 515 Weber Building
Phone 400
Lake Charles, Louisiana
American Auto Ins. Co., American Surety, Employers Group, Fireman's Fund Ins. Co., Maryland Casualty, Travelers Group, U. S. F. & G., and many others.
Investigations and adjustments all over this territory.

LESLIE P. BEARD

1914 American Bank Building
New Orleans, Louisiana
Trinity Universal, Sun Indemnity, Central Surety & Insurance Corp., and many others.
Equipped for investigations, adjustments, and trial of all cases in State and Federal Courts in Eastern Louisiana.

MARYLAND

WALTER L. CLARK

Roszel C. Thomson
Clater W. Smith
Baltimore Trust Building
Baltimore, Maryland

MASSACHUSETTS

CRYAN, SHAW AND BRADLEY

33 Broad Street
Boston, Massachusetts
Counsel for numerous insurance companies. Names given on request. Equipped for investigation, adjustment and trial of all insurance cases in State and Federal Courts.

MILTON J. DONOVAN

31 Elm Street
Springfield, Massachusetts
Fire Companies Adjustment Bureau, Inc.
Trial of all insurance cases including casualty, fire and surety in State and Federal Courts.

MICHIGAN

BEAUMONT, SMITH & HARRIS

2900 Union Guardian Bldg.
Detroit, Michigan

MILLER, CANFIELD, PADDOCK & STONE

3456 Penobscot Building
Detroit

MICHIGAN (Cont.)

HENRY A. PLATT

2111 National Bank Building
Detroit, Michigan
Specializing in defense Trial work for Insurance Companies.

SEABORG & RICE

Attorneys and Counselors
827 Penobscot Building
Detroit, Michigan
Randolph 5160

NORRIS, McPHERSON, HARRINGTON & WAER

1107 Peoples Bank Building
Grand Rapids, Michigan

HARRY D. BOARDMAN

607 Jackson City Bank Bldg.
Jackson, Michigan
Western Adjustment Company.
Former Prosecutor, Jackson County, and Assistant Attorney General of Michigan.
Trial work—investigations.

CLAIR S. BEEBE

1003 American National Bank Bldg.
Kalamazoo, Michigan
Western Adjustment & Inspection Co.
Trial of all insurance cases in State and Federal courts in this territory.

WM. C. BROWN

415 Hollister Bldg.
Lansing, Michigan
Representing about 25 Companies.
Trial in State and Federal Courts and before all State Departments and Boards.
Equipped for investigations.

NASH & NASH

602 Second National Bank Building
Saginaw, Michigan
Equipped for investigations, adjustments, settlement of claims and trial of insurance cases in Northeastern Michigan.

MINNESOTA

BALDWIN, HOLMES, MAYALL & REAVILL

900 Alworth Building
Duluth, Minnesota
Travelers' Group, Mass. Bonding & Insurance Co., Pacific Mutual Life Insurance Co.

GUESMER, CARSON & MacGREGOR

1218-1232 Roanoke Building
Minneapolis, Minnesota

SEXTON, MORDAUNT, KENNEDY & CARROLL

Trial of insurance cases in Federal and State Courts in Minnesota.
Investigations, adjustments, and settlement of claims.
Pioneer Building Security Bldg.
St. Paul, Minn. Minneapolis, Minn.

MONTANA

CORETTE & CORETTE

619-621 Hennessy Building
Butte, Montana
American Surety Company; New York Casualty Company; Sun Indemnity Company.
Equipped for investigations, adjustments, trial of all insurance cases in Butte, Helena and western Montana.

HALL & McCABE

414 Strain Building
Great Falls, Montana
Company representation upon request. Equipped for investigations, adjustments and trial of insurance actions in State and Federal Courts, in North and Northwestern Montana.

MERLE C. GROENE

Lewistown, Montana
Standard Accident Company of Detroit, All-State Insurance Company, Chicago.
Others on request.

NEBRASKA

MAYER & MAYER

116½ West Third Street
Grand Island, Nebraska
Massachusetts Bonding & Insurance Company—others on request.
Equipped for investigations, adjustments, settlement of claims, trial of all insurance cases in State and Federal Courts in Central Nebraska.

C. L. CLARK

410 Richards Building
Lincoln, Nebraska
Defense of insurance cases in all courts. Investigation, adjustment and settlement of claims. Loyalty Group, Northwestern National Casualty Company, Trinity Universal Insurance Company. Others on request.

ROSEWATER, MECHAM, SHACKELFORD & STOEHR

1028-40 City National Bank Building
Omaha, Nebraska
Representing 35 Insurance Companies—Kemper Group—Loyalty Group—Sun—Home—Liberty of Boston—American Surety—Security of Chicago—Employers of Wausau—Associated Ind. and others. Complete trial and claim service over Nebraska and Western Iowa.

NEVADA

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120 South 2nd Street
Las Vegas, Nevada
U. S. F. & G., Los Angeles; American Surety Co., San Francisco; and others on request.
Equipped for investigations and adjustments. Trial Defense Insurance Companies—Southern Nevada.

NEW MEXICO

MANN and TONKIN

605 Sunshine Building
Albuquerque, New Mexico
Metropolitan Casualty Insurance Co.; Commercial Casualty Co.; American Automobile Assn.; others on request.
Trial of all insurance cases in State and Federal Courts in the State of New Mexico.

NEW YORK

GEORGE J. HATT, II

Chamber of Commerce Building
Albany, New York
Equipped for investigations, adjustments, settlement of claims and trial of all insurance cases in State and Federal Courts.

David F. Lee Edward E. O'Brien
David Levene Donald W. Kramer

LEE, LEVENE, O'BRIEN & KRAMER

TRIAL LAWYERS
310 Security Mutual Bldg.
BINGHAMTON, NEW YORK
Insurance attorneys. Especially equipped to handle investigations, adjustments and litigation over central New York.

INSURANCE ATTORNEYS

• The insurance law firms whose professional cards are shown on this and the succeeding pages have been selected after careful investigation. They have the recommendation and endorsement of The National Underwriter.

NEW YORK (Cont.)

WILCOX & VAN ALLEN

1008 Liberty Bank Building
Buffalo, New York

CLARENCE E. MELLEN

51 Maiden Lane
New York, N. Y.
Mass. Bonding & Insurance Co.
New Amsterdam Casualty Co.
United States Casualty Co.
Trial of all insurance and surety cases in State and Federal Courts. Equipped for investigations.

MELVIN & MELVIN

304-14 First Trust & Deposit Building
Syracuse, New York
Royal-Eagle-Century
Equipped for investigations, adjustments, settlements and trial of all insurance cases—State and Federal Courts.

DUNMORE, FERRIS & BURGESS

First National Bank Building
Utica, New York
Continental, Liberty, Norwich, Fidelity & Deposit.
Equipped for investigations, adjustments, settlement of claims. Trial of all insurance cases in State and Federal Courts.

NORTH CAROLINA

HARKINS, VAN WINKLE & WALTON

Jackson Building
Asheville, North Carolina
United States Fidelity & Guaranty, Hartford Accident, Home, N. Y., Sun, Glens Falls, American Auto, many others on request.
Trial of all insurance cases in State and Federal Courts.

JNO. A. McRAE

108 Law Building
Charlotte, North Carolina
General American and others upon request
Equipped for investigations, adjustments, trial of all insurance cases in State and Federal Courts.

E. M. STANLEY

528-29 Security Bank Building
Greensboro, North Carolina
Home, New York; Fire Company Adjustment Bureau; others on request.
Equipped for adjustments and investigations. Trial of all insurance cases—State and Federal Courts.

A. J. FLETCHER

608-10 Security Bank Bldg.
P. O. Box 1406
RALEIGH, NORTH CAROLINA
Hartford Accident, Hartford; Standard Accident, Detroit; American Auto, St. Louis.
Specializing in litigation and adjustments involving casualty insurance law and surety bonds. Experienced adjuster in office.

OHIO

JOHN H. McNEAL

and
HARLEY J. McNEAL
502 Auditorium Bldg., 1367 E. 6th St.
Phone Main 1926 CLEVELAND
Attorneys-at-Law
Facilities for investigations, adjustments and trial work over Northern Ohio.

OHIO (Cont.)

SANDLER, ELLIOTT & ASHBAUGH

614 Outlook Building
Columbus, Ohio
Representing Standard Accident, Massachusetts Bonding and others.
Investigations, adjustments, trial of all insurance cases.

CABLE & CABLE

Masonic Building
Lima, Ohio
Representing American Surety, Fidelity & Cas. of N. Y., General Acc. Fire & Life, Phila.
Trial of all insurance cases in Federal and State Courts. Equipped for investigations.

YAGER, BEBOUT & STECHER

303 Second National Bank Building
Toledo, Ohio
American Surety Company, Phoenix Insurance Company of Hartford, Conn., and Massachusetts Bonding & Insurance Company.

RUSSELL RAMSEY

801 Feick Building
Sandusky, Ohio
Equipped for investigations, adjustments and settlements of claims.
Trial of all insurance cases.
Bank reference: Western Security Bank (Counsel).

L. M. CAILOR AND J. B. CUNNINGHAM

600-603 Union National Bank Building
Youngstown, Ohio
Equipped for investigations, adjusting, trial of all insurance cases in State and Federal Courts.

WAITE, SCHINDEL & BAYLESS

1318-27 Union Central Life Building
Cincinnati, Ohio
Insurance litigation, specializing in Life, Casualty and Fire—Trials in Federal and State Courts—Reference on request.

OREGON

HARRIS & BRYSON

201-6 Miner Building
Eugene, Oregon
Zurich General Accident and Liability Insurance Company, Ltd.; Manufacturers and Wholesalers Indemnity Exchange. (Other companies on request.)
Equipped for investigation, adjustments, settlement of all insurance cases, and trial in State and Federal Courts.

BARTLETT COLE

1124 Board of Trade Bldg.
Portland, Oregon
Careful attention to all insurance matters.
Trial of all insurance cases in State and Federal Courts.

DEY, HAMPSON & NELSON

800 Pacific Building
Portland, Oregon
Continental Cas. Co., American Motorist, Pacific Greyhound Lines and others.

RAFFETY & PICKETT

410 Mead Building
Portland, Oregon
Globe Indemnity Co., Fireman's Fund Insurance Co. (Marine Department), other names upon request.
Equipped to make investigations and adjustments, also trial of insurance cases in all State and Federal Courts.

OREGON (Cont.)

SHEPPARD & PHILLIPS

1208 Public Service Bldg.
Portland, Oregon
U. S. F. & C., Lloyds of London, others on request. Investigations and Adjustments.

SOUTH CAROLINA

ROBERT McC. FIGG, JR.

43 Broad Street
Charleston - South Carolina
The Travelers Insurance Company, American Surety Company of New York, Hartford Accident & Indemnity Company, New York Casualty Company.
Trial of all insurance cases in State and Federal Courts. Equipped for investigations and adjustments.

THOMAS-LUMPKIN & CAIN

1000-7 Central Union Building
Columbia, South Carolina
Specializing in Fire, Casualty, Surety and Life.
Trial of all cases.
Equipped for investigations and adjustments all over South Carolina.

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BAILEY, VOORHEES, WOODS & BOTTUM

Sioux Falls
Charles O. Bailey (1860-1928)
John H. Voorhees, Melvin T. Woods, Jr., Theodore M. Bailey, Roswell Bottum
Howell L. Fuller, Ralph S. Rice

TENNESSEE

POORE, KRAMER & TESTERMAN

382 Fidelity Bankers Trust Building
Knoxville, Tennessee
Zurich Insurance Co., Chicago, Ill.; Preferred Accident Ins. Co., New York; Commercial Standard Ins. Co., Fort Worth, Texas; and other companies on request.
Equipped for investigation, adjustments and trial of cases in all courts in Eastern Tennessee.

TEXAS

UNDERWOOD, JOHNSON DOOLEY & HUFF

809 Amarillo Building
Amarillo, Texas
Consolidated Underwriters, Commercial Standard Insurance Co., Maryland Casualty Co., Texas Employers Insurance Assn., others on request.
Equipped for investigations, adjustments, trial of all insurance cases state and federal courts, Panhandle and West Texas.

COLEMAN GAY

Norwood Building
Austin, Texas
Travelers—American Indemnity—Glens Falls—others on request.
Practice before all State Departments.

PIPKIN & PIPKIN

304 Gilbert Building
Beaumont, Texas
The Travelers Insurance Company.
Equipped for investigations and adjustments Southeastern Texas.

HUBBARD, DYER & SORRELL

City National Bank Building
Corpus Christi, Texas
References: Maryland Casualty Company, American Fidelity & Casualty Company, Traders & General Insurance Company.
Specializing in Insurance Law
Equipped for Investigation and Claims

TEXAS (Cont.)

LAW OFFICES COKE & COKE

First National Bank Building
DALLAS, TEXAS
Rousser J. Coke, Henry C. Coke, Jr., Julian B. Martin, Thomas G. Murnane, John N. Jackson, Arthur E. Hamilton

SANER, SANER & JACK

Twentieth Floor Republic Bank Bldg.
Robt. E. Lee Saner, Jno. C. Saner, Wm. H. Jack, Jr.
Equipped for investigations, adjustments, trial of all insurance cases, State and Federal Courts.
DALLAS, TEXAS

Cantey, Hanger & McMahon

15th Floor, Sinclair Building
FORT WORTH, TEXAS
Samuel B. Cantey, Samuel B. Cantey, Jr., (1882-1924), Alfred McKnight, William A. Hanger, Gillis A. Johnson, Mark Mahon, B. K. Hanger, W. D. Smith
Investigations, Adjustments, Trial All Cases

COLE, PATTERSON & COLE

Citizens State Bank Building
Houston, Texas
Robert L. Cole, Sr., J. W. McDaniel, Bennett B. Patterson, Harold T. Thurew, Robert L. Cole, Jr., R. E. Owens, Seymour Lieberman
Standard Accident Insurance Company of Detroit, Chicago Lloyds, United States Casualty Co. of New York City, etc.
Equipped for investigation, adjustment, trial of all insurance cases and oil cases.

LAW OFFICES OF EDWARD S. BOYLES

FIRST NATIONAL BANK BUILDING
HOUSTON, TEXAS
Edward S. Boyles, Willard L. Russell, M. S. McCorquodale, V. Lee McMahon, Bruce C. Billingsley, Hugh Q. Buck, E. F. Gibbons

CRENSHAW & DUPREE

First National Bank Building
Lubbock, Texas
Representing U. S. F. & G., F. & D., Maryland Casualty, American National Ins. Co., Amicable Life Ins. Co., and many others.
Trial of all insurance cases in all courts. Equipped for investigations, adjustments, settlement of claims in plains country.

BIRKHEAD, BECKMANN, STANARD & VANCE

800-811 Gunter Building
San Antonio, Texas

MOORSUND, BALL, MOORSUND & BERGSTROM

613 Frost National Bank Building
San Antonio, Texas
Loyalty Group and others gives on request.
Trial of all insurance cases, State and Federal Courts this territory.

UTAH

THATCHER & YOUNG

First Security Bank Building
Ogden, Utah
Travelers, Great American Indemnity, Maryland Casualty and others on request.
Equipped for investigations, adjustments, defense of insurance companies in Northern Utah.

Stewart, Stewart & Carter

1105 Continental Bank Building
Salt Lake City, Utah
Equipped for investigations, adjustments, settlements of claims and trial of all insurance cases State of Utah.

(Continued next page)

INSURANCE ATTORNEYS

• The insurance law firms whose professional cards are shown on this and the preceding pages have been selected after careful investigation. They have the recommendation and endorsement of The National Underwriter.

VIRGINIA

W. SHEPHERD DREWRY

241-244 Law Building
Norfolk, Virginia
Indemnity Insurance Co. of N. A., United States Fidelity and Guaranty, Bankers Indemnity Co., Fire Association of Phila., American Indemnity Co., All State Insurance Co.
Equipped for investigations, adjustments and trial of all insurance matters in State and Federal Courts.

T. RUSSELL CATHER

34 Rouss Ave.
Winchester, Virginia
New York Life, Maryland Casualty, American Surety Co.
Equipped for investigations, trial of all cases, State and Federal Courts and Commissions.

WASHINGTON

ALLEN, FROUDE & HILEN

Northern Life Tower
Seattle, Washington
U. S. F. & G., Northwestern Mutual Life Ins. Co. Others on request.

DAVIS AND GROFF

(William Hatch Davis, former member Vermont Bar)
(Gay B. Groff, former member Maryland Bar)
1333 Dexter Horton Building
Seattle, Washington
(1) John Hancock Life.
(2) Fidelity & Guaranty Fire Corporation.
(Others on request)
Equipped for investigations and adjustments and trial of all insurance cases in State and Federal Courts.

N. A. PEARSON

403-04 Fourth & Pike Bldg.
Seattle, Wash.
Associated Indemnity Corp., and London Guarantee & Accident Co.
Equipped for investigations and adjustments and trial of all insurance cases in State and Federal Courts.

ROBERTS AND SKEEL

Insurance Building
John W. Roberts W. B. McKelvey
E. L. Skeel Wm. Paul Uhlmann
Tom W. Holman Harry Henke, Jr.
Frank Hunter W. E. Evenson
Tyre H. Hollander Robert H. Grace
Laurence Booth, Jr.
SEATTLE

SCHWELLENBACH & GATES

Alaska Building
Seattle, Washington
American Automobile Insurance Company, St. Louis, Missouri; other companies given on request.
Trial of all insurance cases, State and Federal Courts.

DANSON, LOWE & DANSON

Paulsen Bldg.
Spokane, Washington
Maryland Casualty Co., U. S. F. & G. Co., and others on request.
Investigations and trial of all insurance cases in State and Federal Courts.

PEDIGO, WATSON & GOSE

218 First National Bank Bldg.
Walla Walla, Washington
American Automobile of St. Louis, Great Lakes Casualty Company of Detroit. Others on request.
Equipped for investigations, adjustments, trial of all insurance cases, State and Federal Courts, South-eastern Washington.

BONSTED & NICHOSON

Miller Building
Yakima, Washington
Loyalty Group, Pacific Indemnity, and others on request. Equipped for investigation and adjustments, trial of all insurance cases in Federal and State Courts.

WEST VIRGINIA

PAYNE, MINOR, RAY, MAIER & DAVIS

Kanawha Valley Building
Charleston, West Virginia
New York Casualty, American Surety, Zurich, American Motorist, Lumbermen's Mutual Casualty Co., and others on request.
Equipped for investigations and adjustments. Trial of all insurance cases in State and Federal Courts.

VINSON, THOMPSON, MEER & SCHERR

First Huntington National Bank Building
Huntington, West Virginia
Hartford Indemnity, General Accident, U. S. F. & G., U. S. Guarantee (Chubb & Son), Inter-Ocean Casualty Company (General Counsel), and others on request.
Investigations, adjustments and trials — State and Federal Courts.

RUSSELL, HITESHEW & ADAMS

205½ Fourth Street, (Box 510)
Parkersburg, West Virginia
Employers' Group—The Fidelity & Casualty Company of New York—Glens Falls Indemnity and others furnished on request.
Equipped for investigations and adjustments. Trial of all insurance cases in State and Federal Courts.

NESBITT & NESBITT

800 Riley Law Building
Wheeling, W. Virginia
Maryland Casualty Co., Travelers, Fidelity & Deposit of Maryland.
Equipped for investigation and adjustment. Trial of insurance cases in all courts.

WISCONSIN

STREHLOW & CRANSTON

510 Northern Building
Green Bay, Wisconsin
Equipped for adjustments, investigations and trial of cases.

GRELLE & SCHLOTTHAUER

105 Monona Avenue
Madison, Wisconsin
Lumbermen's Mutual Casualty Co., Zurich, Pearl Assurance Co., Ltd.
Equipped for investigations and adjustments. Trial of all cases in State and Federal Courts and before commissions.

BLOODGOOD, STEBBINS & BLOODGOOD

212 W. Wisconsin Ave.,
Warner Building
Milwaukee, Wisconsin

WOLFE & HART

First Wisconsin Nat. Bank Bldg.
Milwaukee, Wisconsin
Special attention to the Law of Fire Insurance

POWELL & SPROWLS

11 First National Bank Building
Superior, Wisconsin
NEW YORK CASUALTY COMPANY, AMERICAN SURETY COMPANY, MARYLAND CASUALTY COMPANY—others on request.
Equipped for investigations and adjustments and trial of all insurance cases.

WYOMING

JAMES A. GREENWOOD

Majestic Building
Cheyenne, Wyoming
Former Attorney General, State of Wyoming. Trial of all Insurance Cases in State and Federal Courts.

Ridge Farm, Rossville, Sandoval (9th to 8th class).

Crane Talks to Lions

Frank H. Crane of the Charles L. Crane Agency Company, St. Louis, discussed "The Dangers of Unlimited Bor-

rowing Power" at a luncheon meeting of the Down Town Lions Club.

St. Paul Exchange Meeting June 9

The quarterly meeting of the Insurance Exchange of St. Paul will be held June 9.

IN THE SOUTHERN STATES

Arkansas Program Announced

State Local Agents' Association Will Hold Its Convention Next Week at Hot Springs

The officials of the Arkansas Association of Insurance Agents have completed the program for the annual convention to be held at the Arlington hotel, Hot Springs, May 21-22. Louis Rosen of Little Rock, the president, will be in charge. C. C. Mitchener of Marianna is secretary and L. R. Martin of Pochontas, manager. The program is as follows:

Friday, May 21

Meeting called to order, President Louis Rosen.
Invocation, Rev. C. F. Collins, St. Luke's Episcopal Church, Hot Springs, Ark.
Greetings from the Arkansas Field Men's Club.
Annual report of the president, Louis Rosen, Williams & Rosen, Little Rock.
Address, Charles F. Liscomb, chairman executive committee National Association of Insurance Agents, Duluth.
Address, Col. T. H. Barton, President Lion Oil & Refining Co., Eldorado, Ark.
Address, M. J. Harrison, Insurance Commissioner of Arkansas.

Afternoon Session

Address, Sid M. Brooks, S. M. Brooks Advertising Agency, Little Rock.
Executive session for local agents only.
Report of the secretary-treasurer, C. C. Mitchener, Mitchener Insurance Service, Marianna.
Report of the manager, L. R. Martin, Martin Agency, Pochontas.
Report of chairman conference committee, J. R. Donham, Little Rock.
7:30 p. m., Annual banquet and dance.

Saturday Morning, May 22

Address, Oscar W. Beling, Royal-Liverpool group, New York.
Report of resolutions committee.
Report of nominations committee.
Election of officers.
Adjournment.

Knott Recommends Measures

Change in Florida Agents' License Law Approved—100 Percent State Fund Cover Asked

TALLAHASSEE, Fla., May 12.—In a letter to the insurance chairmen of the house and senate committees, Commissioner Knott approves a bill for proposed changes in the agency qualification statutes sponsored by the Florida Insurance Agents Association.

The bill provides a six months' residence prerequisite to secure an agents or solicitors license. The applicant must be domiciled in regular and fully authorized agency offices and work regularly at the business. First time applicants, or applicants whose license has been lapsed for six months or more, shall be subject to a written examination and a fee of \$10.

Special Provisions

The bill provides no agent can be licensed for any city or town of 5,000 or more, or in a county having population of 50,000 or more, unless he or she has completed an insurance course in some approved school or college or correspondence school of the same rating or been employed in responsible duties by an insurance company, association or agency for not less than one year. Applicants failing in examinations must wait 90 days for another trial and pay an additional fee of \$10. The commissioner may allow a new examination sooner.

Mr. Knott said, that "the classification according to population is both constitutional and reasonable, and desirable from a practical standpoint."

Commissioner Knott allowed non-resident agents on Florida cover is restricted to 10 percent. The time in which an agent may answer to a complaint is shortened from 30 to 10 days, and the department is authorized to suspend or revoke licenses.

State Fund Recommendation

Commissioner Knott is backing a senate bill to permit full replacement cover on state owned properties in the state fire insurance fund, instead of 75 percent as at present. The matter of the fund carrying all or a part of the risk would be at the discretion of the board of institute commissioners. Commissioner Knott's last report shows \$12,001,003 fire insurance cover on state properties, \$9,836,653 of which is in the state fund with annual premiums of \$80,979; in companies \$2,174,350, with premiums of \$25,890. All lines are renewable May 22.

Another bill sponsored by the department would require that domestic mu-

Is Presiding



L. J. THOMAS, Dothan, Ala.

L. J. Thomas, head of the Thomas Insurance Agency of Dothan, Ala., is presiding this week over the annual meeting at Montgomery of the Alabama Association of Insurance Agents, of which he is president.

Reduce Insurance Rates

Recommend
JUSTRITE OILY WASTE
AND SAFETY CANS
Approved and Labeled by the Underwriters' Labor
Bodies and Associated Exchanges Mutual Insurance Co.
JUSTRITE MANUFACTURING COMPANY
2007 SOUTHPORT AVE. CHICAGO, ILL.

GET new business • RENEW old business • DISARM competition

How? Ask about
The Fire, Casualty & Surety Bulletins
420 First Fourth Street • CINCINNATI, OH.

tual fire associations have liquid assets of not less than \$50,000 instead of \$10,000 at present.

Plans for Texas Convention

Program for the Annual Gathering to Be Held in San Antonio This Month

Plans are now being formulated for the annual meeting of the Texas Association of Insurance Agents at the Gunter hotel, San Antonio, May 26-28.

On the morning of the first day there will be a meeting of the directors of the state association. In the afternoon there will be a conference of officers of the Texas insurance exchanges which will be in charge of F. F. Ludolph, secretary San Antonio Insurance Exchange, who is chairman of the local exchange committee of the Texas association.

The convention proper will open the morning of May 27 with Tom P. Ellis of Dallas, president, in charge, who will present his report. M. S. Hall, fire insurance commissioner of Texas, will give an address. The American General of Houston is sponsoring a playlet "Logic in Action," which was given at the Pittsburgh convention of the National Association of Insurance Agents. During the afternoon there will be an executive session.

On the morning of the last day there will be committee reports and two addresses, one by F. S. Dauwalter of New York City, director of the Business Development Office, and John K. Boyce of Amarillo, Tex., a member of the executive committee of the National Association of Insurance Agents, who will represent that body. L. W. Gosling of San Antonio is chairman of the convention committee. C. F. Dieter is president of the San Antonio Exchange.

North Carolina Convention

Col. Walker Taylor Will Be Toastmaster at the Banquet with Governor Hoey as Speaker

At the get-together dinner of the annual meeting of the North Carolina Association of Insurance Agents at the



COL. WALKER TAYLOR

Carolina hotel, Pinehurst, Monday and Tuesday of next week. Col. Walker Taylor of Wilmington, N. C., will be toastmaster, the banquet being Monday evening. The speaker will be Governor C. R. Hoey of North Carolina. There will be an executive session of the convention Monday afternoon and Tuesday afternoon. President L. E. Dimmette

North Carolina Officials



L. E. DIMMETTE, Lenoir President



S. G. OTSTOT, Raleigh Manager

Two officials of the North Carolina Association of Insurance Agents that will be prominent at the 40th annual convention at Pinehurst next week will be President L. E. Dimmette of Lenoir and Manager S. G. Otstot of Raleigh. Both men have done heroic and constructive work. North Carolina has one of the liveliest state associations in the country.

of Lenoir will preside at the business sessions. President L. R. Biddle, II, of the Pinehurst Insurance & Real Estate Exchange and Secretary H. J. Menzel will be convention hosts with H. G. Phillips as general convention chairman. Miss Carolyn Bogart is chairman of the women's entertainment committee.

The program is a most excellent one, there being a number of prominent speakers and ample time given to discussions.

South Carolina Men's Rally

Annual Convention of the State Local Agents Association Will Be Held Next Week

James M. Green of Orangeburg, S. C., president South Carolina Association of Insurance Agents, announces the program for the annual meeting to be held at Sumter, Wednesday and Thursday of next week. President W. Owen Wilson of the National Association of Insurance Agents will represent that organization. Manager L. T. Wheeler of the Southeastern Underwriters Association will speak. J. Dillard Hall, assistant director of agencies of the United States Fidelity & Guaranty, will speak. S. G. Otstot of Raleigh, N. C., manager North Carolina Association of Insurance Agents, will talk on "The Importance of Local Boards." F. C. Wendt of the First Bancredit Corporation will discuss "Insurance Premium Financing."

Business Development Meet in Oklahoma City on June 1

OKLAHOMA CITY, May 12.—The Business Development program of the Western Underwriters Association, and the Oklahoma Association of Insurers was inaugurated at a meeting here. Wallace Rodgers, assistant manager Western Underwriters Association, outlined a well-rounded program which was adopted and launched. The first zone meeting was the one here. Meetings in all of the ten other zones will be arranged as soon as possible.

A state meeting will be held here June 1 to hear F. S. Dauwalter, manager Business Development Office. In-

itations have been extended to all stock company agents and field men.

Following a sketch of highlights of association activities since the last convention, presented by President J. Stewart Pearce of the Oklahoma Association of Insurers, J. E. Wilkinson, Kansas City Fire & Marine, will outline the purposes and program of the Business Development committee. The program will continue as follows:

"The Ten Zone Organizations," discussed by J. A. Bosdett, Royal-L. & L. & G., general chairman for Oklahoma; "How to Get the Benefits," by C. R. Haskett, vice-chairman; "The Business Development Office," by F. S. Dauwalter, followed by general discussion.

The afternoon will be devoted to an

executive session, to which association members only will be admitted. The program will consist of a rapid fire legislative report; plans for the future, inside facts on association matters; and comments by L. I. Baker, treasurer.

The meeting will conclude with round table discussions on agency license, uniform rate and form program, building public good will, and similar subjects.

Several distinguished speakers will be introduced at the luncheon.

Rescind Augusta Sprinkler Tax

AUGUSTA, GA., May 12.—Due to the combined efforts of insurance agents and property owners the recently adopted city ordinance, providing for a tax of \$60 a year on automatic sprinklers, was rescinded by the city council.

McGilton, North at Memphis

At the luncheon meeting of the Insurance Club of Memphis, Leon McGilton, Nashville, president Tennessee Fire Underwriters Association, discussed supplemental coverages. H. P. North, also of Nashville, chairman of the Tennessee Business Development committee, told of its work.

Virginia Rating Bureau Meeting

The annual meeting of the Virginia Insurance Rating Bureau will be held in Richmond June 11. The constitution prohibits voting at the meeting by proxy. Member companies must be represented by an official or a manager or by general agent having jurisdiction over the state who handles daily reports and cash accounts. A. R. Phillips, vice-president Great American, is chairman of the governing committee.

Much Hail Cover on Tobacco

MOULTREE, GA., May 12.—Most of the tobacco fields in Colquitt county this season are reported to be covered by hail insurance. The coverage to date is heavier than it was at the end of the season last year. Many growers wait until the latter part of May before buying hail protection.

The coverage written in most cases is \$150 per acre for total loss. In previous years the figure has been \$100. There was a plant shortage this year and the fact they had so much trouble getting

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enough plants to start their crop is said to be one of the reasons for the unprecedented demand for hail insurance by tobacco growers. In the early years of the industry very few farmers took precautions against possible hail damage and the losses were heavy.

Gentry Seeks Back Salary

LITTLE ROCK, ARK., May 12.—An opinion covering the claim of former Commissioner Gentry, who seeks \$4,033 as salary due him, will be prepared by Attorney-General Holt, to whom the question was referred by State Auditor Humphrey. The claim is independent of litigation by which Mr. Gentry hopes to regain the office.

Mr. Gentry in a statement accompanying the claim said the legislature in

1927 fixed the commissioner's salary at \$5,000 annually and that subsequent enactments for a lower salary were not effective under decisions of the Arkansas supreme court and the United States Supreme Court.

Choate with H. L. Davis & Co.

Harold Choate, formerly manager of the automobile department of the Texas General Agency of San Antonio, has become a member of the general agency firm of H. L. Davis & Co. of San Antonio. He served for several years as special agent in southwest Texas for the Springfield.

O. W. Hinson has entered the insurance business in Augusta, Ga., handling both fire and casualty lines.

held here Aug. 11-12, according to L. D. Blair, president Pierce County Insurance Agents Association, who will act as host.

James M. Blair of Puyallup will be general convention chairman. Headquarters will be at the Winthrop hotel.

Big Water Damage Loss

A loss of approximately \$100,000, covered by insurance, was sustained by the S. & W. wholesale grocery firm in San Francisco as the result of a broken standpipe which flooded several tons of

sugar and ruined considerable green coffee.

Tear Gas Talk to Legion Post

Insurance Post 404, American Legion, San Francisco, heard Ignace McCarthy, California sales manager Lake Erie Chemical Company, tell of the use of tear and other types of gases in riots and strike disorders. He also explained the use of these gases in warfare.

Eneas Kane, secretary to Mayor Rossi, will speak May 20 on the city charter.

EASTERN STATES ACTIVITIES

Takes Issue with Kennedy

President of the James Johnston Agency of Rochester, N. Y., Criticizes the Buffalo's President

Austin F. Grab, president of the James Johnston Agency of Rochester, N. Y., takes exception to the comment by President Kennedy of the Buffalo in the April 29 issue. Mr. Grab writes THE NATIONAL UNDERWRITER as follows:

"Mr. Kennedy takes exception to what he terms 'an undeserved tribute' to the late James Johnston and makes some remarks, which are unfair and unreliable. I do not wish to engage in controversy with Mr. Kennedy but, as an associate of Mr. Johnston's for 20 years prior to his death and an officer of the agency at the time we represented the Buffalo, I cannot refrain from challenging this unkind derogation of his memory.

Attitude on Commissions

"We accepted the agency of the Buffalo in March 1921 at the urgent request of the late E. B. Eggert, Mr. Johnston's brother-in-law, who was an officer of the company. Mr. Kennedy states the Buffalo was practically sandbagged into increasing Mr. Johnston's commissions from 15 and 20 percent flat to 30 percent flat plus 7½ percent contingent. This is a misstatement, for at the very time, as well as before and after that period, Mr. Johnston was fighting for lower and standard commissions. The evidence of this was that he refused to take the higher commission for several years. He also refused the contingent check proffered voluntarily by the Buffalo until Mr. Eggert finally persuaded him to accept it.

Sees an Inconsistency

"Mr. Kennedy also states 'Mr. Johnston's business was not, in my opinion, worth any such price' and, in the same breath, admits paying a 7½ percent contingent. This would indicate that the business could not have been very undesirable or unprofitable. We resigned the Buffalo Dec. 31, 1926, when separation was effected in Rochester, continuing with E. U. A. companies at 20 percent flat commission. If Mr. Johnston were commission hungry he could have continued with the Buffalo at the higher scale.

"Mr. Johnston was a firm believer in and battled strenuously for uniform, low commissions. He believed this was for the best interests of companies, agents and the public, which opinion is shared by most far-sighted insurance men."

Local Board Lends a Hand

The Atlantic City (N. J.) Association of Insurance Agents has joined hands to help the widow of W. J. Wilson, who died March 22, to continue the agency. He had been active in the local board and was chairman of the compensation and accident prevention committee of the state association. The officers and members of the board have offered their services in any way that she desires. S. J. Suttleworth is president, A. J. McKee, vice-president, and D. E. Gardner, secretary.

New Organization Commences

Insurers Association of the District of Columbia Has Elected Col. L. C. Crawford President

With the signing of its constitution and by-laws and the election of officers at its first regular monthly meeting, the Insurers Association, District of Columbia, officially came into existence on a coextensive basis with the National Association of Insurance Agents. Col. L. C. Crawford was chosen to head the new organization during the first year. A. A. Lipscomb was named vice-president, and J. S. Holmes, secretary-treasurer. Members elected to the executive committee, in addition to the officers, are Eugene Adams, E. K. Legg, Albert Phillips and Page Hufty.

Assistant Counsel W. T. Reed, Jr., of the National association, in charge of its Washington, D. C., office, and formerly a local agent there, assisted in the formation of the new unit.

Springfield (Mass.) Board's Plans for Annual Meeting

Plans for an interesting program have been made for the annual meeting of the Springfield (Mass.) Board of Fire & Casualty Underwriters on the evening of May 17. President H. R. Preston, in behalf of the board, has sent invitations to all local boards in the Connecticut valley, to all members of agency staffs of members of the Springfield Board and to agents of neighboring cities and towns, as well as company officials, special agents and branch office staffs in the district. Over 250 are expected to attend. Speakers will include W. H. Bennett, secretary National Association of Insurance Agents, F. C. Church, Jr., president and J. W. Downs, counsel of the Insurance Federation of Massachusetts; and C. C. Parker of Worcester, president Massachusetts Association of Insurance Agents.

New England Exchange Outing

BOSTON, May 12.—The annual outing of the New England Insurance Exchange will be held June 17-18 in Winchendon, Mass. Kenneth H. Erskine heads the committee in charge. The outing will start the afternoon of June 17 and extend through luncheon June 18, with a business meeting the morning of the second day.

Loss at Knox, Pa., \$200,000

Loss as a result of fire in the plant of the Knox Glass Bottling Company, Knox, Pa., is now estimated at \$200,000. The adjustment is being made by the Pittsburgh branch of the Fire Companies Adjustment Bureau. Insurance involved amounts to \$300,000. Among the interested companies are the American, Sun and Atlas.

Drop Pennsylvania Code

HARRISBURG, PA., May 12.—Decision to drop further efforts to get action on the proposed insurance code for this state so far as the present session

PACIFIC COAST AND MOUNTAIN

Griffith Heads Pacific Board

All Other Officers Proposed by Nominating Committee Elected at Annual Meeting

SAN FRANCISCO, May 12.—After discussing several subjects which have been pending in various committees for several weeks, the Pacific Board unanimously elected R. H. Griffith president for the coming year, succeeding Ray Decker, Pacific Coast manager Royal-Liverpool group. Mr. Griffith is vice-president and Pacific Coast manager of the Glens Falls companies.

Mills Is Vice-president

H. F. Mills, Pacific Coast manager Aetna Fire group, was elected vice-president.

New members of the executive committee are E. C. Fox, Cravens, Dargan & Fox; J. C. Bunyan, California-Commercial Union group; Homer Hinchman, Hinchman, Rolph & Landis; F. N. Belgrano, Jr., president Pacific National Fire; Charles A. Craft, Phoenix Assurance; W. W. Gilmore, London & Lancashire, and J. R. Price, general agent of Phoenix, Ariz.

Meeting in Del Monte

The annual meeting was held at Del Monte after a "constitutional" meeting in San Francisco, May 6. The reason for postponement of the usual dates was due to the overcrowded condition of the big Hotel Del Monte the first week in the month.

Subjects which were up for considerable debate and general discussion were commissions to be paid for provisional forms business; office facilities for brokers, rates on unprotected dwellings, ap-

praisals and a proposed amendment to the oil insurance rules.

H. F. Badger, Jr., was unanimously reelected secretary-manager.

Denver Plans Under Way

DENVER, May 12.—Progress is being made towards the formation of a joint association of all classes of local agents under a plan sponsored by A. P. Miller, past president of the Denver Association of Insurance Agents. The idea was introduced several months ago but action on it has been held up by legislative development. It is now hoped that the plan can be put into actual operation by fall.

A special committee, headed by N. C. Steel, has been appointed by the Denver Association of Insurance Agents to formulate definite plans for the opening of an association office and the appointment of an association secretary. The object of the plan is to develop the local association into a strong, large membership body, capable of handling licensing problems and other evils. If the move is successful, it is hoped to extend the plan to the state association.

Discuss Non-Admitted Issue

MARSHFIELD, ORE., May 12.—The Oregon State Agents Association met here and discussed activities of the association in curtailing activities of companies who violate the law regarding non-admitted carriers.

Officers will shortly announce date of the annual meeting.

Keegan Spokane Manager

SPOKANE, WASH., May 12.—H. J. Keegan has been transferred from San Francisco to Spokane as manager for Edward Brown & Sons. He succeeds the late D. L. Weaver.

Companies Lose in Hawley Case

PORTLAND, ORE., May 12.—A directed verdict for the plaintiff was ordered by Federal Judge Fee in the case of the Hawley Pulp & Paper Company against 13 insurance companies, involving property destroyed when the pulp mill's chipper mill burned in 1933.

The Hawley company demanded \$76,500, while the insurance companies maintained shrinkage in valuation made them liable for only \$52,000. The decision also carried with it 6 percent interest from July 8, 1934, and \$7,000 attorney's fees. The companies will appeal.

Colorado Meeting May 15

The board of governors of the Colorado Association of Insurance Agents will hold a special meeting in Colorado Springs May 15.

Decide on Washington Meeting

TACOMA, WASH., May 12.—The annual convention of the Insurance Agents League of Washington will be

Just Sank a Putt

Thomas H. Anderson was formerly manager of the Pacific Coast department of the Liverpool & Globe and then was one of the officials at the United States head office. He was a successful insurance man and is even a greater success on the golf links. He has retired from insurance work but not from golf. This cut shows Mr. Anderson just as he has sunk a 15-foot putt.



T. H. ANDERSON

of the legislature is concerned is announced by Commissioner Hunt. It was drafted under his direction. As the legislature has voted to adjourn finally May 21, it was felt that insufficient time remained for proper consideration of the code, Commissioner Hunt said.

Connecticut Agents' Meeting

The Connecticut Association of Insurance Agents will hold its mid-year meeting at the Brooklawn Country Club at Bridgeport, June 2.

Women Celebrate Long Service

BOSTON, May 12.—Thirty-nine women employees of the Field & Cowley agency of Boston gathered to celebrate the passing of "15 years and over" in the employ of the firm. Mrs. Hazel Wilkinson was chairman and toastmistress. A diamond and sapphire friendship ring was presented Miss Agnes Freeman, oldest employee in point of service, and each guest received a gold bracelet, given by the firm.

Pass N. J. Fireworks Measure

NEWARK, May 12.—The measure to restrict the use and promiscuous sale of fireworks was passed by the New Jersey legislature with an amendment which cuts from \$5,000 to \$2,500 the minimum bond to be required for fireworks displays under the supervision of municipalities or associations.

Many civic organizations, safety councils and insurance companies urged the passage of the measure.

Eastern Notes

MAJ. E. R. SHOW, 55, local agent of Nashua, N. H., died at his home there.

R. D. CATE, 59, for the past five years with the H. I. Slegist agency, Bridgeport, Conn., died there following a heart attack.

CANADIAN NEWS

Request for Reduction in Rates in Ottawa Is Denied

OTTAWA, ONT., May 12.—In the opinion of the Canadian Underwriters Association, the insurance rates now enjoyed by the city of Ottawa are very fair. Owing to the low losses in the last few years, the board of control wrote the association suggesting a decrease in the rates, if not for the whole city, then for certain areas. The association, however, does not favor the division of the city into areas for setting rates.

The manager of the association in his reply pointed out that notwithstanding the severe loss suffered by the companies in 1930-32, no increase or change was made in rates in the city, "as it is a policy of the companies representing this association to take a long view of the situation, rather than adjust rates upwards or downwards, as the case may be, over short periods, say, three or four years."

Dominion Board to Meet

TORONTO, May 12.—The annual meeting of the Dominion Board of Insurance Underwriters will be held some time in June. At this meeting the schedules of agents' commissions and other matters, which were considered at the recent meeting at Ottawa, will again be dealt with.

Association Is Incorporated

TORONTO, May 12.—The Canadian Underwriters Association, formed late in 1935 as a merger of the Canadian Fire Underwriters Association, the Canadian Casualty Underwriters Association, and the Canadian Automobile Underwriters Association, and which thus far has operated as an unincorporated body, has

secured a charter under the Dominion companies act. The head office will alternate between Toronto and Montreal.

New Brunswick Superintendent

Following the proclamation of its new insurance act, the government of the province of New Brunswick has appointed E. B. Maclatchy, formerly of the attorney general's department, superintendent of insurance.

Ellins with Caledonian

H. A. Ellins has been appointed inspector for the Caledonian's fire and automobile department in eastern Ontario. The head office is at Montreal. Douglas Townie is manager. He will also have the Caledonian American.

Gets Phenix of Paris

A. S. Matthews & Co., Vancouver, B. C., have been appointed general agents of the Phenix Fire of Paris.

Mortgagor May Select Insurer

REGINA, SASK., May 12.—The Saskatchewan legislature has amended the provincial insurance act to remove

restrictions placed on some fire insurance policies and their acceptance as collateral for mortgages. In the past, the mortgage companies were allowed to select the insurance company with which the business would be placed. This right has now been given to the mortgagor.

Vancouver Agent Dies

Ronald Maitland, 68, Vancouver, B. C., senior member general insurance firm McCaulay, Nichols & Maitland, died after a long illness.

Turley Inspector for Canada

Wilfred Turley has been appointed inspector of the inland transportation, automobile and plate glass departments of the Great American group for Canada.

Insurance Man Halifax Mayor

HALIFAX, N. S., May 12.—Walter Mitchell, insurance adjuster, has been elected mayor of Halifax.

Allen Vancouver Manager

Don Allen has been named acting manager of Massie & Renwick's office in Vancouver, B. C.

MARINE INSURANCE NEWS

Marine Section in Meeting

National Fire Protection Association Unit Convenes in Chicago—Adopts Report on Marine Terminal Operation

The marine section of the National Fire Protection Association, meeting at Chicago, heard three talks, ordered final adoption of the report on "Operation of Marine Terminals" and reelected all officers. The marine terminal report, presented at Atlantic City a year ago, had been put over for amendment.

This is the first draft of recommended regulation on this type of property drawn up by the association. Some of the suggestions were considered too drastic due to the exigencies of speed in loading and unloading and limitation of space in marine terminal operations. W. B. White, New York Board, defended the report in the absence of A. J. McCarthy, Panama-Pacific Steamship Company, New York, committee chairman. J. R. Peters of the insurance department, Pennsylvania railroad, gave the negative report.

Tells Safety Progress

James Swan, senior marine engineer United States bureau of marine inspection and navigation, spoke on "Progress in Safety at Sea," outlining what has been done during the past few years making hulls more safe. Most of the work has been in alteration of existing vessels, since there had been practically no ship building in United States yards, except naval vessels, for some years. He warned that there are still too many old crafts afloat.

Ira Hand, secretary National Association of Engine & Boat Manufacturers, in a talk on "Fire Safety on Motor Craft," said manufacturers of small yachts have been showing more care in construction to allow adequate space for the boats, power plants, galleys and other parts in which the fire hazard is greatest. For some years, due to the public's demand for plenty of space for pleasure use, the minimum amount was given for the engine, cooking section, etc. Too often there was insufficient ventilation space around these parts of the ship and not enough room to service them satisfactorily. Many fires were due to this tendency.

Better Design Is Noted

Lately, due to efforts of the association and adoption of the motor craft rules of the National Fire Protection Association, the vessels are being properly constructed in order to allow dan-

gerous gases to escape instead of accumulating in some little noticed spot.

He also outlined the development of "marinas" or basins for small boats. Due to increased interest in yachting and due to government aid, many of these have been constructed or improved, which has created new problems for fire protection. Points that must be watched are proper provision for fueling boats and having fire alarm boxes installed, connecting with the city fire department. Pipe lines to the dock of the marinas will eliminate need for fuel supply vessels coming in to these small harbors.

Commander H. L. Vickery, U.S.N., reported on experiments made on board the S.S. "Nantasket," after the Morro Castle fire of 1934. The "Nantasket" was used by the government in checking safety devices, various rooms being fired to see how far the blaze would spread with various bulkheads and decks being used. The experiments were undertaken with the idea of proper separation of cargo and passenger space, so that a fire on board ship would burn itself out at the place where it started.

H. E. Newell, National Board, committee chairman in charge of drafting recommended regulations for "Builders Risks, Repair and Layup," spoke on progress of this work. There is still considerable to be done on this set of regulations, he said. Drydock interests are showing considerable opposition over the liability provision. The question of whether the master or contractor is in charge of the ship during repair work is also causing trouble, he said.

The various marine regulations will be re-edited when the National Fire

Loss Paid on Locomotive Embedded in Bridge Pier

Solidly embedded in one of the gargantuan concrete piers which hold up the massive Golden Gate Bridge at San Francisco is a seven-ton gas locomotive which fell into the hollow abutment when concrete was being poured many months ago. The loss on the locomotive was paid by the marine department of the Fireman's Fund, the adjusters making no attempt to salvage the engine from the 100-foot hollow, so it now forms a major part of the giant pier, far beneath the waters of Golden Gate strait.

Presides Over Meeting of the Marine Section



S. D. McComb

S. D. McComb of New York City, manager of the Marine Office of America, as chairman of the Marine Section of the National Fire Protection Association presided over its deliberations at the annual meeting in Chicago this week. Mr. McComb is a recognized marine insurance authority.

Protection Association reissues its various publications, in order to bring them up to date. Officers unanimously re-elected were S. D. McComb, president Marine Office of America, chairman; H. G. Smith, vice-chairman; A. J. Smith, secretary, and A. R. Small, chairman Underwriters Laboratories, and J. L. Luckenbach, executive committee. The terms of Mr. Small and Mr. Luckenbach will expire in 1940.

Mr. McComb made a brief welcoming talk, telling of the work of the marine section in drawing up rules and regulations covering marine fire hazards, since 1930.

Braswell Heads Employers Inland Marine Department

BOSTON, May 12.—The Employers' Fire has promoted John A. Braswell, formerly state agent at Kansas City, to superintendent of the inland marine department at the home office. Mr. Braswell, before joining the Employers Fire three years ago, was with the North America. He has also had agency experience and for some time was with an automobile insurance company. He is a charter member of the Sunflower Blue Goose. For many years he has specialized in the inland marine lines. He succeeds P. L. Thomson, resigned.

Gets Home Fire & Marine

Balfour, Guthrie & Co. of San Francisco has been appointed California general agent for the marine and inland marine departments of the Home Fire & Marine, running mate of the Fireman's Fund.

The marine department of Balfour, Guthrie is under the joint management of H. V. Manor and Herriot Small. Mr. Manor was formerly with the Home Fire & Marine and Mr. Small is a son of A. H. Small, who was manager of the department, 1889-1910. The general agency also has a marine office in Los Angeles under the management of G. E. Hampshire.

Reed U. S. Marine Adviser

H. H. Reed, manager of the New York office of the North America, has been appointed special adviser on ma-

rine insurance activities to the maritime commission. Mr. Reed indicated that his appointment is a temporary one. He has been with the North America 30 years. Much of his experience has been in the marine field. Five years ago he became manager of all of the North America's interests in New York. He is a past president of the American Institute of Marine Underwriters and of the Board of Underwriters of New York.

Pier Fire in San Francisco

Pier 50 on the San Francisco water front was damaged to the extent of about \$250,000 in a fire that is expected to smolder for several days. Cargo valued at about \$1,000,000 was menaced.

MOTOR

Discussion as to Trailers

Fire Protection Experts Call Attention to Hazards in Their Round Table Discussions

Pleasure trailers, in which 2,000,000 "gasoline gypsies" are expected to tour the highways of the country in 1937, came up for serious discussion at the annual meeting of the National Fire Protection Association in Chicago. At a round table conference, members agreed that in a comparatively short time the trailer had become a serious problem. Substandard wiring and equipment used for cooking and heating the trailers are considered the two chief danger points from the fire hazard standpoint. A survey of some 1,600 trailers recently revealed that 80 percent of them were wired for electric service. A great portion of this is sub-standard, even in some trailers that are not home made. Gasoline or kerosene stoves or stoves burning coal are those most frequently

used in the trailers. There is always an inherent hazard in stoves of this kind.

It was announced that the Underwriters Laboratories are working on standards for trailer construction and equipment. They hope to have a listed, labeled trailer before the end of this year. Establishment of such standards for trailers will probably lead to a regular schedule for insuring them.

Offers Peculiar Problems

Falling as it does between the classification of a truck trailer and a dwelling, the trailer offers many peculiar problems. For this reason, the N. F. P. A. decided to establish a separate committee to consider them. The municipalities have had little or no success in regulating trailers and hope was expressed that through the national standards to be set up, some solution of the trailer question could be reached.

Michigan Collision Rates Are Increased 25 Percent

Automobile collision rates in Michigan have been increased by the companies 25 percent effective Monday of this week. This is a flat increase applicable to all collision rates in all Michigan territory. The companies have had a bitter experience on collision business in Michigan during the past few years. Six or seven years ago the rates were cut 50 percent and shortly thereafter the new rates were cut 50 percent. Since then there have been some rate increases, but even with the new 25 percent rate increase, the level is not as high as it was seven or eight years ago. Some of the companies believe that with the new rates, a collision loss ratio of 60 percent can be maintained. For the last several months the experience has been so bad that some companies have discontinued writing collision in the state and others

have been on the point of getting out of that end of the business.

Exchange Holds Meeting

OKLAHOMA CITY, May 12.—The Farmers Automobile Inter-Insurance Exchange of Los Angeles is holding a convention here with nearly 100 agents attending. Executives from California and Kansas City were present.

South Dakota Provision

The South Dakota insurance commissioner states that the provision of the amended law which gives fire companies the right to write automobile liability insurance will go into effect July 1. He does not think there is any provision in the law which requires such companies to seek permission of the insurance department. In the case of the LeMars Mutual, it desired to amend its articles of incorporation and hence had to appeal to the department.

Dissolve Flint Auto Outfit

LANSING, MICH., May 12.—The Auto Hospital Association of Flint, an unauthorized writer of automobile collision business, will dissolve immediately in accordance with a departmental ultimatum, the association's counsel notified Commissioner Gauss. The department has not learned details of procedure to be pursued in dissolution.

About 30 Attend Parley on Uniformity in Chicago

(CONTINUED FROM PAGE 8)

There is considerable eastern objection to including smoke damage without making a differential in rates for variation in exposure. Coinsurance requirements were to be discussed, with the hope that a uniform rule for using the supplemental contract on risks written with or without coinsurance could be promulgated.

Other features in present contracts discussed were insurrection and civil commotion coverage, apportionment clause, waiver of conditions, glass apportionment, windstorm and explosion stipulations, pillage and looting provisions, war risks, provisions for covering two or more items, lightning and electrical exemption clause, coverage of consequential loss, eligible risks and coverage of greenhouses.

The rent insurance coverage in the southeastern form for residences came in for criticism in the agenda, the consensus being declared to be that this was not a proper coverage for the supplemental contract and should be covered if desired by a separate item or by a separate policy.

Lunt Gives Bond Selection Hints

(CONTINUED FROM PAGE 19)

have used such funds for the personal needs, with resulting loss. It is important that all possible safeguards be established to prevent such occurrences and joint control, Mr. Lunt mentioned as being a most effective provision.

Mr. Lunt said he did not want to leave the impression that all bonding business that is offered is looked upon with suspicion and reluctance. Fidelity bonds for commercial risks, bankers and brokers blanket bonds and similar bonds offer a large and undeveloped field for business acceptable to the companies and profitable for the agents.

Talks in Indianapolis, St. Louis

In Indianapolis last week, about 100 attended the meeting of the Casualty & Surety Club of Indiana to hear Mr. Lunt.

Mr. Lunt was introduced by C. F. Merrell of the insurance law firm of Slaymaker, Merrell & Locke. Ben R. Turner, Jr., president of the club, pre-

sided. Among the guests were Commissioner Newbauer, W. J. Whiteside, assistant superintendent of agents Metropolitan Casualty and Commercial Casualty, and G. E. Ashley, secretary Aetna Casualty. H. M. Gee, newly appointed manager of the Metropolitan and Commercial Casualty for Indiana, was introduced.

At St. Louis, Mr. Lunt's talk was the semi-final one in the series of five lectures on insurance arranged by the educational committee of the Fire Underwriters Association of St. Louis.

Few Carriers Write Cover on Accounting Liability

(CONTINUED FROM PAGE 19)

ble of \$500 at a discount of 10 percent. The company assumes liability under the securities act of 1933 only on payment of 50 percent additional premium. The policy is written with a minimum of \$20,000 and a maximum of \$200,000. Any additional coverage after the first \$20,000 must be in multiples of that amount, or if assured desires to increase in less amount, the rate for the \$20,000 is charged. Rates start at \$55 per \$20,000 per employee and hence premiums run to sizable figures for a large firm, since employees include all stenographers, typists and most other staff members.

Does Not Cover Travel

The policy does not insure against loss or expense through dishonest, fraudulent or criminal acts. It picks up the coverage upon expiration of any previous insurance. It has the usual provisions of liability policies relating to subrogation, defense, deduction of claims from the face of the policy, etc.

Most thorough investigation of assured, including their membership in accounting societies, is made. There is very little experience available.

Company Men in Texas

George Z. Day, vice-president Standard Fire of New York, has been visiting Texas agents and expressed pleasure at the excellent loss ratio of his company in Texas.

A. A. Orronda of Atlanta, manager farm department Hartford Fire, has been visiting Texas field men.

Florida Tax Increase Bill

A measure before the Florida legislature would impose an additional 3 percent premium tax upon company receipts.

Daughters for Two Field Men

A. H. Stafford of Boston, New England and eastern New York special agent of the Excelsior, announces the arrival of a daughter. While in Harvard he was captain and quarterback of the varsity football team.

H. H. Brown of Syracuse, central New York special agent Fire Association, also has a new baby daughter.

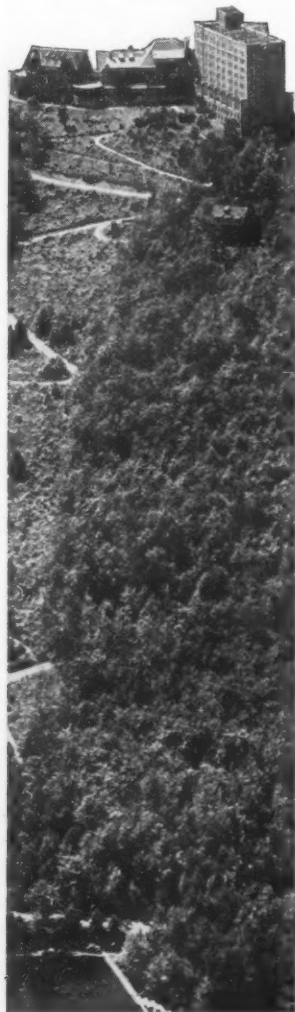
Blytheville, Ark., Agents Elect

W. J. Pollard has been elected president of the Blytheville (Ark.) Insurance Exchange. J. B. Clark is vice-president; Harvey Morris, secretary-treasurer. G. G. Caudill, J. Nick Thomas and Marion Williams were named on the board.

N. Y. Examiners Annual Meet

NEW YORK, May 12.—The Fire Insurance Examiners Association will hold its annual meeting here May 20, when new officers will be elected, and a motion picture, "Fire Fighting Equipment in Action," will be shown.

West Shell, president A. W. Shell & Co., Cincinnati, is a member of the executive committee of prominent Cincinnati Episcopalians in charge of arrangements for the general convention of the Episcopal Church in the United States to be held in Cincinnati next fall.



SALES meetings, conferences, conventions get off to a quick start at Pocono Manor. Isolated from crowds, in its own 3,000-acre estate, the Manor is the first choice today of many leading life, fire and casualty companies.

RATES: Double and single rooms from \$5.00 per person, including meals. Elevators, room phones, meeting hall with stage, private banquet rooms. Accommodations up to 450.

DIVERSIONS: Tournament 18-hole golf course, private lake, 3 tennis courts, riding over scenic trails. All winter sports in season.

ENTERTAINMENT: Motion pictures, card rooms, dancing, table tennis, lectures and concerts. 4,000-volume library.

RESERVATIONS: Special group rates, including rooms and meals, golf and riding may be arranged for. Thoroughly experienced staff to handle all convention details. Post office and telegraph on premises. Write for literature.

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ACCIDENT AND CASUALTY INSURANCE COMPANY
OF WINTERTHUR, SWITZERLAND

111 JOHN STREET
NEW YORK

United States Branch

Statement December 31, 1936

ASSETS

U. S. Treasury Bonds	\$1,618,037.96
Other Bonds	1,126,384.52
Stocks	144,581.00
Accrued Interest	23,718.47
Cash in Office and Banks	124,993.03
	\$3,037,714.98

LIABILITIES

Voluntary Contingency Reserve	\$ 537,714.98
Statutory Deposit, New York	850,000.00
Net Surplus above Deposit	1,650,000.00
Surplus to Policy Holders	2,500,000.00
	\$3,037,714.98

Bonds and Stocks owned are valued in accordance with the requirements of the New York State Insurance Department and the National Convention of Insurance Commissioners.

NEAL BASSETT

United States Manager
111 JOHN STREET, NEW YORK





Smudge

Smudge from the heating plant can be very expensive. The bills from the laundry, the

cleaners, the paper hangers and painters can total big figures.

The householder who fails to have smudge coverage included in his fire insurance risks a heavy loss. The man who buys such protection pays a surprisingly small premium.